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I WERE TWENTY-ONE

TIPS FROM ABUSINESS-VETERAN

WILLIAM MAXWELL



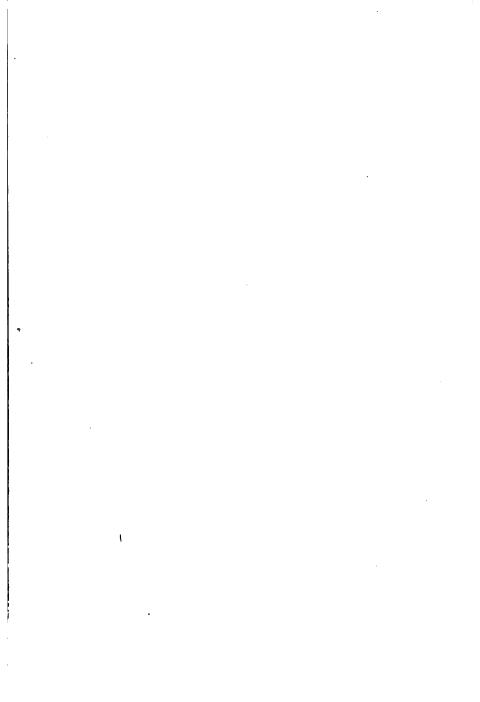
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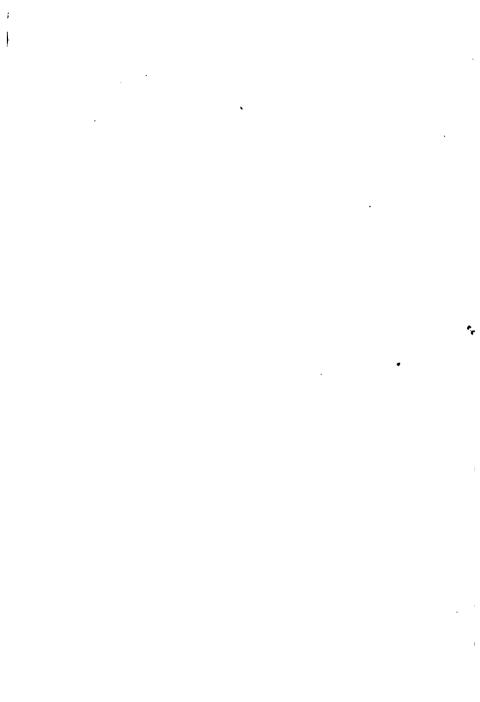


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IF I WERE TWENTY-ONE TIPS FROM A BUSINESS VETERAN

SECOND EDITION







THE BEST MORAL MENTOR I EVER HAD WAS A WICKED
OLD MAN Page 27

IF I WERE TWENTY-ONE

TIPS FROM A BUSINESS VETERAN

BY WILLIAM MAXWELL

AUTHOR OF "SALESMANSHIP"

WITH EIGHT ILLUSTRATIONS



PHILADELPHIA AND LONDON
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PREFACE

Our straight-backed young men in khaki have given a new significance to the words "If I were Twenty-one."

Many of you, who are ineligible to military service and accordingly must stay at home, will have new responsibilities and new problems. Some of you, who are now privates in the ranks of business, will have the opportunity to become officers in the great American industrial army which is to do its part in winning the Great War. If somewhere in this chronicle of my own observations there is something that will help you win your shoulder straps in business, I shall be very much gratified.

War is a grim business in which clean living, straight thinking and earnest doing count for more than in any other form of human endeavor. This book is not a sermon. I do not believe over much in sermons. But I shall be very happy if somewhere on the following pages there prove to be a few helpful thoughts that our boys of twenty-one to thirty-one can apply to

I offer to every soldier reader a word of advice? Don't think of your enlistment as a slice of time cut out of your career. Think of it rather as a post-graduate course in character building. When you come back from the war, your old job may not be waiting for you; but what of that? The loss of your job may prove the very best thing that could have happened to you. If you have been a square peg in a round hole, be thankful for the chance to take a fresh start in life, and be determined to start right. If this book helps you, it will not have been written in vain.

May good fortune be with you always.

W. M.

Onange, New Jenser 25th June, 1917

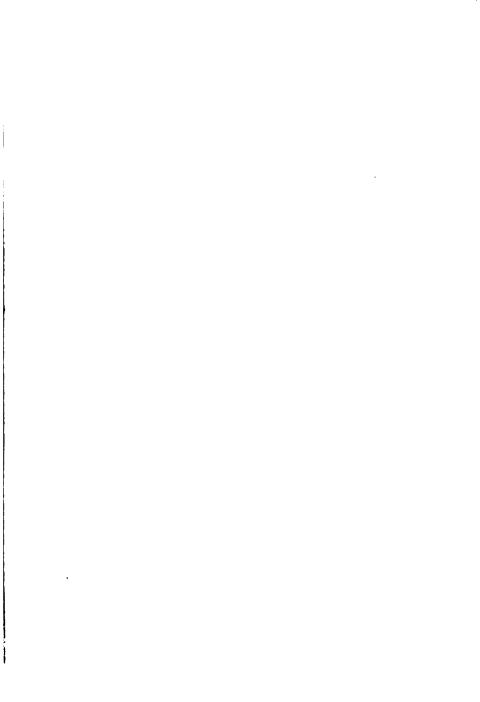
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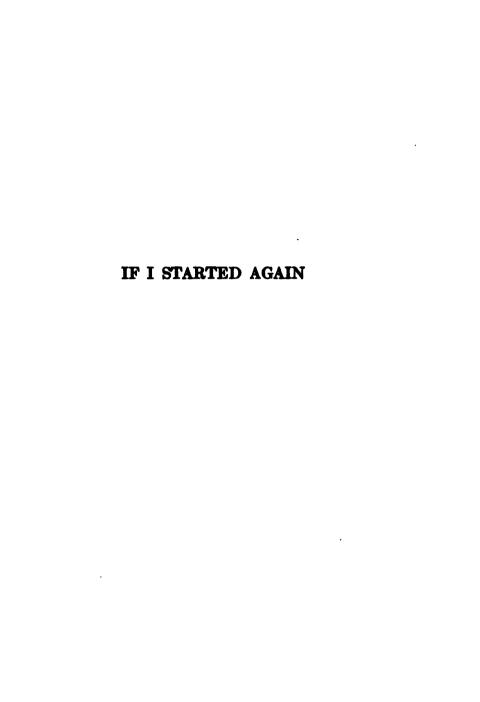
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IF I WERE TWENTY-ONE

CHAPTER I

IF I STARTED AGAIN

Nor long ago I went through the automobile factory of Mr. Henry Ford. I saw men, desperately or dexterously, according to their temperament, each doing a single thing interminably.

In many departments each man has just one thing to do and must do it continuously within a certain time limit. If he fails, he throws all of his fellow workmen out of step. The system is inexorable.

It was wonderful. It was also sad. I suppose these men are the champions of the world at their respective operations or "stunts." I wonder, though, what happens when one of them has to seek a job in some other factory where his particular stunt is not required. For how much

counts his extraordinary skill in doing one certain thing, if that one thing chances to be something that nobody wants done?

How far can specialization be carried before it begins to react on the specializer and the world at large? We all know that Mr. Ford's motor car, at its very modest price, is an excellent value. Also we know that this value is due in part to the kind of efficiency which results from each man doing solely the one thing for which he seems best fitted. That sort of efficiency is modern, and according to our modern standards is good. Yet I wonder if it is not also bad.

If every mechanic in the world were an exclusive specialist, each doing a single thing extremely well, but doing nothing else, there would ultimately cease to be any such thing as a mechanic. Instead of searching for mechanics, we would take an ordinary mucker, train his fingers to perform a certain operation, synchronize both brain and body with his fingers, speed him

up to the limit of human endurance, and then pass on to the next mucker to train him similarly for some different operation. No doubt we could thus achieve the utmost of efficiency, but in time, measuring time by generations, should we not be likely to come Shouldn't more or less to a standstill? we be likely to develop a race of skilful automatons and have scarcely anyone left to devise new movements for our automatons to make? Of course, our technical schools would be turning out bright young engineers, and to them we could look for a certain amount of invention, but, in the past. Yankee ingenuity and inventiveness have scored more bull's-eyes from the work bench than from the classroom.

However, this is an age of specialization. If you are ill, your ailment must be carefully diagnosed before you can select the physician best qualified to treat your malady. If it chances to be of violent form, you might easily die before you found the right doctor. If you have a lawsuit on

your hands, it must be minutely considered and the issues determined before you can ascertain who is the law specialist best qualified to represent you.

Nowadays the word specialist is much admired. There is said to be a physician in Oklahoma who modestly advertises himself as a "Specialist in All Known Diseases." I have a certain sympathy for that doctor. He is conscious of the modern trend of human thought. He knows that the world believes in specialists, but his prudence prevents him from linking his fortunes to any one disease, and accordingly he becomes a specialist in all. There is a lesson for us in this doctor's sign if we can interpret it correctly.

I cannot help believing in specialization. Wiser and more successful men than I believe in it. But, oddly enough, the men who profess to believe most thoroughly in specializing are men who are not specialists. Furthermore, a discouraging thing about specialization in business is that the

specialists are usually working on a salary basis for men who have never specialized.

I am afraid there is a good deal of hysteria over specialization. We express admiration for the man who "does things "--" the producer." When we see an unshaven man in a blue flannel shirt, corduroy trousers, and muddy boots we say to ourselves: "There goes an empire builder." We don't stop to consider that before the empire builder can build a bridge or bore a tunnel there must be a banker who underwrites the bonds and a salesman who sells them. Almost always before a specialist can get in action it is necessary for a lot of nonspecialists to go out and get the money for the specialist to specialize with.

I have no quarrel with specialists nor with specialization, but if I were twenty-one again I'm quite sure that I would not try to be a business specialist. Also, I'd keep as far away as possible from the engineering schools.

Years ago-in my youth-prior to the mania for specialization, the finest thing one could say of a business man was that he was an "all-around man." At present that is rarely said of anyone except the grizzled survivor of those days, who now holds down the job of president or general manager of some big corporation. The allaround man seems likely to become extinct. Nowadays we have engineering experts. factory experts, efficiency experts, sales experts, financial experts, advertising experts, letter-writing experts, accounting experts—all of them specialists. Most of them, though, are working for men who don't claim to be experts or specialists at anything. When all the nonexperts and nonspecialists are gone, I wonder who there will be to give employment to our vast army of experts and specialists. Perhaps some of the latter will desert the ranks of specialization and become plain business men in order to provide congenial employment for deserving business and industrial specialists.

If I were twenty-one again, I should try to train myself to be a common-sense business executive. There seems to be at present less competition in that field than in any other.

Before I was twenty-one I think I should go to college, but I am sure I would not take my college course too seriously; at least I'd not take my degree very seriously. The outside world is lying in wait (with a club) for college men who let it be known that they believe they learned something at college.

In college I would be neither a sport nor a grind. I should want to be moderately popular, but not a hero. I'd rather be business manager of the football team than the halfback who made the winning touchdown against Yale. It's bad for a cub to think he is a man. The cub athlete usually gets to thinking, not only that he is a man, but also that he is pretty nearly a superman, which makes it just that much harder for him to pull himself together when he is

thrown in his tracks the very first time he tries to run with the ball in the real game of life...

When a young man comes out of college he must have confidence in himself, but he should not advertise his self-confidence. Unfortunately that is not one of the things taught in colleges.

Whether I went through college or whether I didn't, I would surely study law. If I couldn't afford a law course at a university which has a good course in law, I should get a clerkship in a law office with the privilege of using the library for purposes of study. If I lived in a large city and had the opportunity to attend a night law school, I should do so.

Why do I make such a point of studying law? Do I recommend the law as a profession? No; most certainly I do not. Like most professions, it is already overcrowded.

Here is the reason why I think two or three years' study of the law and as much

knowledge of the subject as he is able to acquire in that length of time are of great value in a young man's business training: The most valuable gift a business man can cultivate is the faculty of reasoning from the mob's viewpoint. It is not important what Brown thinks or what Smith thinks. The important thing is the consensus of opinion which, from the divergent views of all the Browns and all the Smiths, finally emerges in the form of crystallized public sentiment. The law is what the people as a whole have determined to be the rights, liabilities, privileges, and responsibilities of the individual. The practice of law consists largely in presenting to the servants of the public (judge, jury, and press) that interpretation of an individual's acts which will square his conduct with public opinion as expressed in such laws as the public desires to have enforced.

The law teaches us the processes of human thought by which public opinion is formed, and also how to rekindle the flame of public sentiment in the heart of judge or juror when we invoke the aid of some musty legal principle which public opinion at some time has welded into the law of the land.

The law is a public philosophy depicting the public's sentiment and conscience as modified by human tolerance of human frailty. Nowhere else can you get so true a conception of what the public is likely to think of the projects that you, as a business man, may sooner or later have occasion to submit for public approval. Nowhere else can you learn better methods of seeking public approval.

It is a mistake to assume that the law lags behind public opinion, merely because there are quite a number of people who think the law or the manner of its practice should be changed. It is impossible for the law to fail to express public opinion. Whenever an idea is adopted by the people as a public opinion, it is very shortly incorporated in our law in some form or

other, either by statutory enactment or by the decision of a judge, who finds a way to interpret existing law in harmony with public sentiment.

Most of the discontented would-be reformers of the law and other matters are men who have mistaken their own views for public opinion. Many of the blunders of business executives result from a similar misconception.

They are a little like the Whitechapel recruit who was thrown into the guard-house because he could not keep in step on the parade ground, and who protested at the injustice of being locked up merely because the rest of the regiment wouldn't keep in step with him.

In business it is scarcely worse to be behind the times than to be ahead of the times. To be running neck and neck with public opinion is the ideal situation. Of course, public opinion can be influenced, but you have a better chance to do so when you are at its side than when you are a long distance in front of it.

The most obvious, but to my mind the least important, benefit to be derived from a study of the law is the actual legal knowledge which one obtains. The law changes. No one but a man who is constantly studying its changes can be relied upon for an authoritative legal opinion. None of us would want to go cruising down the Mississippi today with a Mark Twain as our pilot. We should be afraid of piling up on some sand bar that had been formed since Mark Twain knew the river. So it is with law.

If a young man is going to feel that a few years' study of the law will make him a lawyer, he would better take up some other subject instead. Nevertheless, the man who has effectively studied law, even though he does not become a good lawyer, has in many instances a decided advantage over the man who has no legal knowledge. He can go into a conference of opposing interests more confidently than the average layman. He can avoid many of the sand bars and shallows that a layman would not see, and nearly always he can tell when he needs an experienced pilot in the shape of an up-to-date lawyer, which is more than many business men are able to do.

I have talked a great deal about the law, not because I have a great veneration for it or its disciples, but because I believe that to study the law is to study the most practical form of human philosophy. The law is reason dulled by compromise between many conflicting viewpoints. Public opinion, whether it is public opinion about Roosevelt or a new shaving soap, is of a dull order of intelligence. One of the greatest dangers to the successful career of a public man, whether he be politician or merchandiser, is that he may overestimate the composite intelligence which makes up public opinion. To study the law and comprehend the manner in which it was developed is a considerable safeguard against that peril.

To study the practice of the law is to be-

come familiar with the kind of logic most likely to impress the slow-working mind. The public's mind is nearly always slowworking. The deliberations of a body of men must usually wait upon the intelligence of its least intelligent member, and the final result of such deliberations will ordinarily be closer to the mentality of the stupidest member of the conference than that of the most intelligent. Intelligence must compromise with stupidity. The broad-minded must compromise with the bigoted. Stupidity and bigotry are nearly always reflected in public opinion. The law imposes that fact upon us and teaches us how to deal with both stupidity and bigotry.

I have taken much space in my endeavors to make clear the reasons why I think a moderate study of the law is helpful to the young man who desires to become a broadvisioned, yet hard-headed business man. I wonder if I have made myself plain. I fear that I have not. Perhaps my meaning will

be clearer if I say that the study of the law aids a young man to look upon the world with disillusioned eyes.

Disillusionment is important. The enthusiasm and aggressiveness of youth, sometimes called pep, are largely futile and sometimes fatal if not somewhat alloyed with the baser mental metals of doubt and disbelief. Most of the broken men I have known believed a little too much in themselves and greatly too much in others. No one likes the dead-eyed man whose face shows that he has tasted the dregs in the bottom of the cup of experience, but there is an attraction in the level eyes of the man who has seen the dregs and pushed the cup away.

A young man's mental attitude toward the world is one thing; his moral attitude another; yet one is quite likely to be influenced by the other. Religious training and affiliations—particularly affiliations—may serve to safeguard a man's morals, but in my own case the best moral mentor I ever

had was a wicked old man who was familiar with every vice and no doubt had practiced many. When I knew him he had reached a point of life where his philosophy was always retrospective. Some of his doctrines I am still able to recall.

- "Nobody but a sucker or a cheater plays poker."
- "A man who makes a practice of drinking anything stronger than lager beer ain't got a chance."
- "A bad woman is sure to get a man in bad sooner or later; it never fails."
- "Don't try to make people believe you're smart. If they think you ain't, but you really are, then you got a big advantage of them. Nobody but a chuckle-head would try to make folks think he's smart. A real smart man is always under cover."

"There are two kinds of crooks—the kind who are crooked because they want to be. They ain't numerous. And then there are the ones who are suckers and get in a jam and go crooked trying to get out. The

last are 99 per cent of the crooks in the world—not real crooks, you understand, but just plumb fools; fellows that overplay themselves and get desperate."

"Killers are different. A high-class crook ain't often a killer. Burglars and bank robbers and pickpockets and hold-up men ain't liable to try to beef you unless they happen to lose their nerve. No high-class crook wants to hurt anybody unless he gets scared. Trouble with some of them fellows, though, is they're pretty easy scared."

"There's several different kinds of killers. Women and booze make most of the killings. Then there's the sick man who gets desperate and goes sour on the world. Maybe he's a hop head, or got the con or some other bad disease and don't care what happens to him. With them it's just a kind of suicide. If somebody beefs 'em, it just saves 'em a slow finish in bed. They've got nothing to lose by going bad, according to their way of looking at it; 'course them kind of men ain't got any religion nor no fear of the hereafter."

"Is honesty the best policy? Well, son, look around you. Did you ever know a cheater that had half as much as he would 'a' had if he'd been on the level? Of course, you understand different kinds of businesses calls for different kinds of squareness. What would be square for a gambler wouldn't be square for a banker. They all got their different standards, but the most successful men is always square according to the standards in their line of business."

The foregoing was in part the philosophy of my old friend. Some of it is pertinent to our discussion. Some I have related merely to show the scope of his reflections.

If I were twenty-one again, I should take much counsel of men who had made failures of their lives. A drunkard's opinion of drunkenness is more valuable — and more impressive — than the temperance precepts of an abstemious man. When you are twenty-one it is less important to decide what to do than it is to make up your mind what not to do.

I believe it better for a young man to formulate his code of personal conduct with a view to avoiding the mistakes of unsuccessful men than to attempt to pattern his career after the lives of successful men. It is easier to get at the true reasons for an unsuccessful man's failures than to learn the real causes of a successful man's triumphs. Not that the unsuccessful man is always willing or able to reveal the causes of his failures—since usually he is as untruthful or unauthentic in explaining his nonsuccess as the average successful man is in depicting his most notable achievements-but because an unsuccessful man cannot express his views on life as a whole without disclosing the weaknesses that have marred his own particular life.

I believe that a young man should approach his career gradually, meanwhile observing life in as many phases as decorum will permit, but I do not imply by this that he should be idle during his period of business preparation. I think he should set

aside for study that part of his life which brings him to the age of twenty-five, but during such period, from the time he is twenty-one at least, I think he should be earning something, actually earning it, too, and not merely accepting an honorarium from some indulgent friend of his family.

If I were twenty-one again, I would not seek a salaried position of any sort until I was twenty-five. Instead I would become a salesman or a canvasser on a commission basis, and I would do so before I left college. I can conceive of no better way to develop business backbone and stamina in a young man than to give him something to sell on commission. The articles that inexperienced young men can obtain for sale are usually rather difficult to sell, and if a youngster makes a success as a commission salesman it tends to mark him as above the average in ability and industry.

Selling merchandise on commission serves graphically to impress on a young man's mind the all-important fact that the



I WOULD BECOME A CANVASSER ON A COMMISSION



biggest rewards in business are measured by results which can actually be seen, and not by results which must be estimated or conjectured. The young man who shrinks from testing himself as a commission salesman and prefers that his maiden job be one at a stated salary needs to take stock of himself. It is this cowardice, this atavistic tendency to the habits of ancestors who wore iron collars and worked for their board, that consigns so many men to lives of hopeless and small-salaried drudgery.

If I were twenty-one again, I should keep my independence until I was twenty-five. Then if I were willing to work for another man at a stipulated salary, I should at least be able to feel that my decision had not been made without some conception of what I could accomplish, when unaided by that man's capital and business standing.

It would somewhat upset the balance of things if all of the young men in America took my advice and became commission salesmen. However, I do not anticipate any such result. If so much as one young man is seriously influenced by my views, I shall be surprised. As a rule, young men are not extremely susceptible to advice.

Nevertheless I am sincere in my belief that the intelligent and industrious young man of to-day, who turns his back on technical pursuits and tries to train himself for business in its broadest and most untechnical branches is likely to reach a point where he will become an employer of technical men and find little trouble in hiring them at very moderate salaries. I am not writing from the standpoint of society at large, and I do not undervalue the worth to society of the technically trained man. I am merely appraising the average young man's future from the selfishly ambitious viewpoint which the average man wishes to assume in his choice of a vocation.

During the next ten years I believe that technical training will be greatly overdone so far as concerns the opportunities in life of the man so trained. If there were two gates to the point which I wished to reach and one was empty and the other filled with a struggling mass of men impeding each other in vain efforts to force an entrance, I am quite sure that I should use the empty gate. This is an age in which many men will be trained to do a single thing extremely well. There will be a demand for all-around business men which I think will be far in excess of the supply. It is at this place in the wall around success where I expect to see the empty gate.

There is little of the romantic in the pursuits of the money changer and the merchandise monger, but the fact remains that the broad-visioned banker and the broadgauge merchant are two indispensable factors in our industrial life.

I do not advise a young man to confine his choice between finance and merchandising, but I do counsel every young man to think twice before he decides to become an engineer or a specialist of any kind. I sincerely believe that specialists will before long be a drug on the market where opportunity is bartered against ability and training.

Were I twenty-one again, I should do a great deal of reading. I believe in reading. I don't recall having ever read anything that didn't do me some good. I wish I had read more when I was younger. Nowadays, at breakfast, I read the New York "Sun" and absorb the foreign news and general news along with coffee and rolls. On my way to the office I get ten minutes of sports and the stage from the "Morning Telegraph." and then I bury my nose in the commercial and financial news of the "Commercial." By the time I have arrived at the office, I know how the line is holding at Verdun, what Roosevelt is doing, who won at golf, how many favorites finished in front at New Orleans, what Marc Klaw is saving about the Shuberts. what new orders the Steel Corporation has booked, the price of spot cotton, spot wheat, time money and sterling exchange,

the closing quotations on the market leaders, and just what is happening in copper, pig iron, and spelter. All of this seemingly disconnected knowledge makes a rather jumbled-up mess. It is perhaps true that I don't need to have all of this information every morning, yet it seems to me that I reach the office a little more alive because I have held my finger on the pulse of nearly everything that tends to shape our commercial destiny.

At night I skim through four evening papers and all of the magazines as fast as they come out. Of course I get only a hazy conception of their contents, but somehow it keeps me vividly conscious of what is happening and, most important of all, tells me what the world thinks about the things that have lately happened.

Recently we wanted to hire a financial man. Not one of the applicants could tell the price of spot cotton or wheat. We have not yet hired a man for the position in question, and I am wondering when we shall find one who is an all-around financial man and not merely a financial specialist. There were plenty who knew commercial paper—as a specialty; others who knew listed stocks and bonds—as a specialty; but none who were informed about every subject that is a factor in practical finance. Each knew his own particular little stunt, and nothing else. They were merely croupiers in a game wherein they were able to chalk up the score but the principles of which they had not even tried to understand.

Of books I have not read much lately except in research, as my once dependable eyesight is beginning to show the effects of overuse, but if I were twenty-one again I should read many books. I should read the standard novels to get a good way of expressing my thoughts. I should study the great philosophers, but with the temper of an iconoclast. The study of philosophy is a wonderful stimulus to the intellect, but must be undertaken with a mind alert to fallacy.

Then there are books which present actualities in statistical form and couple such statistics with authoritative explanatory comment. I refer to the various Government reports on various subjects that engage the interest of the man who wishes to be well informed. Our Government wastes thousands of dollars printing these reports, which need not be wasted if only our young men would read.

Read! I cannot too strongly recommend good reading. Six hours each week of serious reading is not much, but it may mean the difference between a \$20,000-a-year executive and a \$25 clerk. Read! Learn to think with—and against—the deep thinkers of the world!

All of the time while you have been studying and reading and learning to disagree with the philosophers, when their logic falls foul of your own reasoning, you should be doing something that is productive of well-earned money.



FINDING YOUR PLACE IN LIFE

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CHAPTER II

FINDING YOUR PLACE IN LIFE

If you are resolved to be your own boss some day, you should be developing and testing your qualifications now. You should hunt for opportunity, instead of waiting for opportunity to come to you.

Ir I were twenty-one again and standing on the threshold of experience, as I then stood, I wonder if I should have the courage to do what I now think I would do. If the hands of the clock could be turned backward and the cells of my brain and body rebuilt until I was in full truth but twenty-one, I wonder what kind of showing I could really make.

In the previous chapter I have told you how deliberately I would train my mind. I have been silent as to how carefully I would train my body. In reality, I do not know. For example, I do not know whether I should be a user of tobacco. Let us assume that tobacco is harmful in a hygienic sense, of which I have small doubt. Still, may it

not have compensations that outweigh the harm it does? We, who work in the world, must live in the world, and perhaps how long we live doesn't matter so much as how happily we live. The world is very human. There is an unreasoning prejudice against the man who is "too nice." However much we pretend to admire the seemingly fault-less man, he must nevertheless have a most engaging personality if he is wholly to escape our instinctive suspicion and dislike.

I once heard an old leather-skinned Iowa farmer talking to a prospective employé: "Ye don't drink ner smoke ner chew terbaccer, don't ye? Well, then, I'll bet ye're a humdinger after the wimmen." Not everyone draws this conclusion from the nonuse of tobacco, but the fact remains that, on the part of many men, there is a strange antagonism toward the man who does not use tobacco. My first employer, a gentleman of considerable ability, confided to me in all seriousness that he had no confidence in any man who did not

smoke. "I've always found them tricky," he asserted. This absurd statement perhaps affords a key to the prejudice that exists in respect of the "too nice" man. If I am immaculate in my visible habits, you are prone to establish for me in other particulars a standard of deportment and morals which it is scarcely possible for any human being to maintain. At my very first lapse you call me a hypocrite. You say that I deceived you and, if my relations with you were in the way of business, you may say that I proved to be "tricky." Countless other men have similar experiences with "nice" men, and in this manner is developed in part the gutter philosophy that a "nice" man needs to be watched.

I have heard people earnestly argue that clergymen are more addicted than other men to questionable adventures with females. They lose sight of the fact that a parson's philanderings are sensational news, while those of the average man have little news value unless they end in a police

court. Not even a divorce court rescues the average man's infidelities from the commonplace. Thus the public prints by their over-emphasis on the sins of professedly good men, lend credit to the delusion that "righteous" men are not much better than the "unrighteous"—in fact, maybe a little worse, because the righteous seem to stand unmasked as hypocrites whenever there is occasion to criticize their conduct.

I don't know whether I should use to-bacco if I were twenty-one again, but I am quite sure that I would not drink any alcoholic beverage—not even beer. Rest assured, however, I would not make a virtue of my abstinence. Instead, I think I should be a little like a man of my acquaintance, who neither drinks nor smokes and is constantly bewailing the fact. In the most convivial of gatherings he seems not out of place. He excuses his glass of mineral water on the ground of physical incapacity, with a grace and sincerity which appear to win the confidence and commiseration of all his companions.

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Have I made my point, I wonder? It is this: If I were twenty-one again, I should try to be entirely human, no matter how many and exceptional my virtues or how exemplary my deportment. I should be one of the boys, for the reason that the fellow who hasn't been one of the boys is likely to have trouble in becoming one of the men when he reaches man's estate.

Yes, dear reader, you can be one of the boys without doing a single thing that would give your mother a heartache if she knew. You can be a good fellow in a drinking crowd without drinking and a good fellow in a fast crowd without being fast. It's a very simple thing. Establish the right to be afraid of the things you wish to avoid. If you are strong enough and skillful enough, prove the quality of your courage by your physical prowess. If you are a physical weakling, prove yourself in some other way. There are countless opportunities in every young man's life to demonstrate that he is a regular fellow. And let

me tell you this, young man: When you are accepted as a regular fellow, you can say to all other regular fellows that you are afraid of drink and vice and gambling, and not a single regular fellow will call you a milksop.

The trouble with most good people is that they make a business of it. That kind of good people is responsible for a large share of the misery in the world. They defeat more reforms than they accomplish. They are not human. They unconsciously provoke suspicion against themselves and almost invariably reveal a vulnerable spot in their armor of unctuous righteousness.

If I were twenty-one again, I should want to be able to say hello to every bum in town, and I should want them to smile and say to me: "Hello, cap, how are you today?" After they were out of earshot I should want them to speak of me in this way: "He's a good guy; never takes a drink or tries to cop out a gal or anything like that, but he ain't stuck up, and he's a regular fellow."



I SHOULD WANT TO BE ABLE TO SAY "HELLO" TO EVERY BUM



If the bums said that of me, I'm pretty sure the bank presidents and the cops and the dominies would have something equally nice to say.

I don't believe a young man is properly started in life until he has earned the friendship and respect of everybody, from the town drunkard up to the Protestant clergymen. The priests don't count in your favor, as they are friendly to everyone, anyway.

Please don't imagine from the foregoing that I was the kind of young man I have just described. Unfortunately, no. I was, instead, what I believe would now be called a "nut." To quote a not unfriendly observer of my youthful deportment, there was no "special har-rum" in me, but I was "a wild young divil."

Turn back the clock to twenty-one for me, and I am sure that I would not be "a wild young divil" for the second time. There isn't much in that sort of thing. Perhaps it may not harm you greatly, but it certainly doesn't do you any good, and it tends to distort your vision of things that are worth while.

In the previous chapter I have expressed the opinion that a young man, as a part of his preparation for life, should try his hand at selling something on commission.

There is no better training. It teaches you that the way to be successful is to make good. It renders you unafraid to step on the scales and be weighed in at what you are worth as a result getter. It fastens upon you a fever to achieve results which can be definitely measured by a dollars-and-cents standard. It does all that, or else it shows you that you can't qualify as a result getter and that destiny has marked you as a genius, or else has decreed that you become a bill clerk or a bookkeeper.

What would I sell? What could I sell? Articles that are easy to sell don't go begging for inexperienced salesmen to sell them.

Once upon a time I sold soap. No lofty

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motive inspired me. I had no thought of training myself for bigger things. I merely wanted to sell as much soap as I could and earn as many commissions as I could. I did neither to any noteworthy extent. Still, unconsciously. I learned something. It was a long time before I realized all that I had learned. Indeed, I am to-day drawing new lessons from my experience of twenty years ago as a soap salesman. Later I took subscriptions for a daily newspaper. newspaper cost the subscriber 40 cents per month, and the solicitor got the first 40 cents. My success was very moderate. The newspaper was a good one, but I found it harder to sell a month's subscription to it for 40 cents than a year's supply of soap for \$6. This experience opened my eyes to the fact that the tangible is easier to sell than the intangible, unless you happen to be a very good salesman. Blue sky or a promise of what may happen can be sold by a man who knows how, but it takes a lot of training to learn how.

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Soap was tangible. The quantity I sold for \$6 was definite and supposedly in excess of the amount which could ordinarily be purchased for that sum. That was a strong combination—a known quantity and a presumably known quality coupled with a money saving price.

On the other hand, the newspaper was merely a promise to furnish a chronicle of such events as occurred. I could promise nothing definite beyond a general assertion that my particular paper would invariably have all the news copiously reported and ably edited. Had I been able definitely to promise a sensational murder every Tuesday and a racy scandal every Thursday, with a hold-up and a bank failure sandwiched in between, it is possible that I could have sold newspapers as successfully as I sold soap.

My experience as a canvasser was comparatively brief and decidedly inglorious. I did not realize that as a commission salesman, going from house to house with my well-learned patter about soap—or newspapers—I was in touch constantly with one of the most productive sources of human knowledge. I was not wise enough to appreciate that a young man can learn more at kitchen doors from distracted housewives and unfriendly husbands than any college teaches.

In short, while I now recommend to the young man who aspires to a business career that he spend several years in selling goods on commission, in order that he may gain moral and mental discipline, it is true in my own case that I welcomed the first salaried job that presented itself. In other words, I was as cowardly as the average young man and as anxious to get on some one's salary pay roll.

If I were twenty-one again, I would stick at canvassing until I could sell anything anywhere, and as I went along from house to house or store to store, I should study human nature and develop a practical philosophy that would guide me all my life.

I have always regretted that I did not remain a free lance—an independent agent —until I was twenty-five. If I had done so, I am sure that I could have made a more profitable and a wiser choice when it came to the selection of a career. As it was, I took a salaried job and blundered from one job to another until I reached the place where I now am. I have been mixed up in some moderately big things. However, I don't recall that personally I have ever done any particularly big thing, and even if I felt that I had accomplished something worth while, I should be obliged to admit that I had done it with another man's money and in another man's name. That is rather a tragic admission to be obliged to make, but it is true of more men than me. and it might not have been true of any of us if we had not taken salaried jobs until we were twenty-five.

The other day I met a man whom I had not seen for several years. "How's everything?" I asked. "They've got me broke

again, but nobody can hire me. I don't have to work for anybody—not yet," he smilingly replied.

I envied this man his attitude toward life, and I wondered if I could be so undaunted if I were broke. I think not. If I were broke, I should probably be hunting feverishly for a job just as a homeless and hungry dog looks for a new master. Jobs tame a man a good deal as the dependent existence of a pet dog nullifies the wolf strain in his blood!

I have an acquaintance who until lately was an officer of a large corporation. Although an official of the company, he was in reality merely a salaried employé, but a high salaried one. He had a beautiful home. He drove a high powered motor car. His wife was socially active. His children were in exclusive private schools. He was not arrogant, but he was a little bit proud of his position in business and the world at large. Suddenly he lost his job. He became instantly an entirely different sort of

He had always been a salaried man and had never been without a job before. From a self-reliant and self-confident business executive he was turned overnight into a frantic job hunter. He importuned his friends to help him get another place where he could draw a monthly salary check. He was not looking for another opportunity. He was simply looking for another job. In his panic-stricken state of mind he admitted to himself and his intimates that he was probably too old to land in a place as good as the one he had just lost. He was ready to slip down a notch, if need be, in order to get on somebody's pay roll again. Nine out of ten salaried men are like that when they lose their jobs. I doubt if I should be any different.

This man I have been talking about possesses the ability to conduct almost any sort of a moderate-sized business, and I think he could find the necessary capital if he tried hard enough, but I don't think he'll try. I think he is an incurable salaried man.

If I had a son of twenty-one and he told me he had just landed a good job where he thought he could work up to a pretty big salary some day, I shouldn't be elated at all. I'd much rather hear him say that he wanted to buy a news-stand near a subway entrance.

I am not particularly pro-Semitic, but I do admire that race. I admire its members for their disposition to work for themselves whenever the opportunity presents itself. I never knew a Hebrew who, if working for some one else, wasn't definitely planning—not merely day dreaming—about a business of his own. That is one reason why many large firms are averse to employing Jews, and perhaps it explains why some Jewish concerns seem to prefer gentile employés in certain positions.

I have a Hebrew acquaintance who saved a few hundred dollars from his salary as a travelling salesman, got hold of a manufacturing business on his shoe-string bank roll, operated the business successfully sev-

eral years, bought a fine home, kept several servants and two motor cars. Then a change in women's styles caught him and flattened him out. He emerged from the bankruptcy court with nothing but his homestead and personal property exemptions, but he didn't look for a job. Instead he took the thousand dollars that was realized from his homestead exemptions and sailed over to Europe, where he obtained the American agencies for a lot of desirable lines of goods that were not represented in this country. Everything went smoothly for a year. Then came the war, and he was broke a second time. I have no recent particulars about this man, but I understand. that he is in his stride again. I am sure it never occurred to him to try to get a job. and I shall not be surprised if R. G. Dun & Co. some day will have to write Aaa-1 after his name in their reference book.

Compare this man's case with that of the high-salaried official who lost his position and a good share of his nerve at the same time, and you will understand why I don't think a salaried job is the best place for a young man to start his business training.

Four years ago a man of fifty-five borrowed \$40 from me to pay his board at a New York hotel. "I'm pretty nearly down and out," he said. "I've never worked for anyone in my life, but if I wasn't too old I'd try to get a job. Do you happen to have anything I could do?"

Fortunately for him I didn't. Six months later he made a real estate deal that netted him \$20,000, and at his death a few months ago he owned an apartment house and a motion picture theatre.

A man who was broke, once came to me. He didn't want a job. He wasn't that kind. However, his mind was for the moment barren of money-making ideas, and he wanted a suggestion. He was bewailing the fact that he had been obliged to visit a chiropodist that afternoon. From feet our conversation drifted to shoes, and before our con-

ference ended we had sketched out a plan by which he was to get a custom bootmaker to make boots and shoes to order in accordance with the prescriptions of chiropodists at an advance of \$5 per pair and allow my acquaintance a commission of \$7, which the latter was to divide with the chiropodists for directing their prescriptions to this particular bootmaker. The arrangement with the bootmaker was easily effected, and with no great difficulty some thirty or forty chiropodists agreed to the plan. After deducting the chiropodists' commissions, my friend soon had a revenue of about \$50 per week from an enterprise in which he had absolutely no capital invested and to which he devoted not more than two hours daily. The returns would have been greater if the bootmaker had possessed a larger manufacturing capacity or had been enterprising enough to increase his force and facilities. Here my friend probably made a mistake. I think he should have gone into the custom bootmaking business himself, but instead he became interested in some sort of theatrical venture and sold his "shoe prescription business" to a Jew who saw possibilities in it and was honorable enough to buy the idea.

It is easy enough to work out schemes to make money without working for anyone, but where is the salaried man who has the nerve to try them?

Nerve is a good thing for a young man to have. I don't mean the kind of nerve that modern young people characterize by saying: "Gee, you got a nerve," or that our fathers called brass, and the more inelegant of them termed gall. I mean the sort of nerve that doesn't show until there is need of it—the kind of nerve that keeps a man from knowing when he is beaten. It is the brand that wins prize fights. It is also the kind of nerve that makes winners of men in the bigger battles of life.

A good many years ago I stood in the paddock at a race track as the entrants in a famous stake race were being saddled.

The trainer of an outsider in the betting remarked to a friend as he gave a final fingering to the saddle girth: "Nobody figures my horse to have a chance, but he's got a darned swell chance, and I'll tell you why. He's game and he'll stand a drive all the way. He ain't extra fast, but he's a runnin' fool. He don't know when he's beat. If any of them choices commences to stop in the stretch, this bird of mine is liable to grab 'em, 'cause he don't never stop. He just sets it in all the way. He's the kind of a horse that it ain't ever safe not to have a bet on."

When the numbers went up, the number of the horse that didn't "know when he's beat" was on top. He had won. The "choices" had faltered in the last sixteenth. The "runnin' fool," under whip and spur, outgamed them at the finish.

The finish is what counts. The man who can stand the "gaff" without shortening his stride is the man who wins the big prizes in life.

But it takes training to learn to stand the gaff, and no college can give that kind of training. To give up one's last ounce of energy in a football match or boat race is not standing the gaff in the sense I mean. The college athlete is more or less of a grand-stand player. All of this stuff to the general effect that "the university expects you to do your —— utmost to-day" could be justly paraphrased by saying to the stalwart young athlete: "Everybody's watching you to-day; it's better for you to get killed than to make a bum of yourself by dogging it. You're probably yellow, but you don't dare show it to-day."

It's easy to be a hero when the band is playing and bright eves are watching. But that kind of heroism doesn't count when one gets in the big game of life. Amateur skill nearly always succumbs to professional "class." Why! Because professionals have to win. With amateurs it doesn't matter. If you're a sportsman in the unreal world of amateur sport, it's all

right to say: "Let the best man win," but if you're just an ordinary human being in the struggle for existence, your code should be "I've got to win."

I lost my nerve in California. I had breasted the waves of unfriendly passenger traffic for four-fifths of the way across the continent. I had cajoled numerous railroad conductors into letting me ride for nothing—or a nominal sum—but finally at Salt Lake City I bought a scalper's ticket to San Francisco. I had more trouble riding on that scalper's ticket than I had previously had in riding on no ticket at all, but finally I made it—the great, and then wicked city by the Golden Gate.

I am rather proud of the fact that I learned little of San Francisco's wickedness when that fair city was truly wicked. I explored Chinatown, of course, and once by honest mistake got into Dupont Street. I did not flee like a modern Joseph, but I did turn the first corner and beat back to the "slot," otherwise Market Street.

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San Francisco weighed me in the balance and found me wanting. I tried to be a reporter, but I was not good enough. I ran out of money, but I didn't realize that I had run out of nerve until one night when, retiring, I found a ten-dollar gold piece in my coat pocket. Some sporting man (not sportsman) had read defeat in my eyes and dropped \$10 in my pocket without my knowledge. Should he chance to read this and need his golden eagle, he can have it back with interest, together with almost anything else he cares to ask that is in my power to give.

Then I pawned my watch. Coming out of the pawnshop I met a beggar woman and gave her a dollar from the meager sum the pawnbroker had just lent me. After that my fortunes mended slightly, but my nerve did not come back. You see I had spent the \$10 which I found in my pocket. If I had been game enough to give it to the first beggar I met, I could have recovered my nerve, I think.

As it was, I took advantage of my first opportunity to hit the trail for home. There was enough spirit left in me to prompt a detour through western Canada, which at that time, more than twenty years ago, was quite a different place from what it is now. I was discerning enough to see the opportunities that then existed in that raw country, but not brave enough to stay and grasp them. I came home and started in where most young men start. In other words, I took the first job I could get.

Had I my life to live over again, I repeat that I would stick at canvassing until I found myself. I would determine whether I could make a living by selling to people things they do not want.

As we read the everyday chronicles of commerce, we seem justified in concluding that business consists chiefly in supplying the public with the things the public wants. Aside from market manipulations, domestic business appears to ebb and flow in harmony with the actual needs of the American

people as interpreted by themselves. However, there is an influence in business almost as important as the buying public's natural demand. Except in times of financial panic (no more to be, I trust) the business of this country rests largely on a demand which is artificially created by salesmanship. But for the stimulus of salesmanship that forces upon us new fashions in wearing apparel, half the cotton fields would be fallow ground and half the silkworms and sheep would be out of work. But for the salesmanship that forces on to us new kinds of mechanical devices, half of the mines would be closed and half of the furnaces would be cold. But for the feverish business activity that salesmanship inspires, half the freight cars would be rusting and rotting in railroad switch vards.

Business in its most graphic and picturesque form may seem to be merely the filling of bellies and the clothing of nakedness, but, lacking those unchronicled embellishments that salesmanship supplies, it would be but a bony skeleton of what modern business really is.

Learning how to sell the public something that the public doesn't want is a service to society as well as an invaluable training of oneself.

If I were twenty-one again, I should prove myself out as a commission salesman of articles that are not necessaries—that the public does not instinctively want. Assuming that I sustained this self-imposed test, I should probably go in business for myself, but if I did not, I should have a fling at practical finance—credits and collections—coupled with a study of banking in its broader aspects. Also I should have a go at this thing called efficiency. As yet, efficiency is largely academic, but it is at least a modern interpretation of ancient philosophies and an excellent intellectual fillip for the jaded mind.

When I took a job I should work and read and hunt for Opportunity—not wait for it.

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Waiting for Opportunity acts on the mind like a sedative on the nerves, and finally ambition is atrophied. Opportunity rarely comes to those who wait. I don't believe that Opportunity ever knocks at anyone's door—not even the fabled one time. You can't remain inside your door and expect Opportunity to ring your door bell. You must lurk in the shadows along the path that Opportunity takes and seize her as she hurries by.

A young man should sail a definite course. He should not drift, nor should he stand still. Suppose he is a shipping clerk and decides that he wants to be a travelling salesman. The obvious thing to do is to send a polite little note to the sales manager, stating that he is ambitious to become a salesman. However, the obvious thing is frequently the wrong thing to do. The sales manager reads the note disdainfully. He answers it in a pleasant way because the shipping clerk belongs to the "organization," but there is no sincerity in his state-

ment that "I shall bear you in mind when a suitable opening occurs." The sales manager probably says to himself that the shipping clerk is "another one of those dopes who thinks it's easy to sell goods."

A shipping clerk can't get a job as a travelling salesman merely because he wants to be a salesman. He must lay a foundation. He must set people to talking about him. He must give his superiors reason to say: "That shipping clerk is in touch with conditions; he acts as if he had the selling instinct. I wonder if he isn't out of place down there in the shipping department."

How can a shipping clerk do that? There are not many opportunities. Suppose, though, that our hypothetical shipping clerk has been reading up on salesmanship and studying business conditions throughout the country. Suppose he has gained a sound conception of the psychology of sales solicitation; among other things, that it is important for the sales solicitor to place

himself in the buyer's place and argue from the buyer's viewpoint.

Having assumed this much, let us assume that our shipping clerk has been studying industrial commercial and agricultural conditions in the various States and groups of States. Suppose he goes to the sales manager and says: "Mr. Sales Manager, you know more about such things than I do, but I was thinking it would be novel, and maybe impressive, for the shipping clerk to write a letter to every customer. Here's my idea: A shipment is going forward to a dealer in Iowa. I write him about his order, saying: 'We took extra pains in packing, we hope everything will get through all right and wish to assure you other orders will receive the same careful attention.' Then I throw in a little talk about the corn crop in Iowa, the discount rate at Des Moines, and a few things like that, just to let him know that we think enough of him to keep informed about conditions in his part of the country. To make

plain what I mean, I have made a rough draft of that kind of a letter. Also here's a similar letter for a man in eastern Texas and another one for a man in Maine. If you think it's a good idea, I could frame up letters like these for every locality and you can censor them before they are mailed. Maybe there isn't anything in the idea, but I thought possibly there is. You will be able to decide as soon as you get a chance to consider it. I'll just leave these sample letters with you.'' (Exit Shipping Clerk.)

Yes, very much exit, for if he forces the sales manager to a decision then and there it would probably be "no," and accordingly he doesn't want the matter disposed of on the spot. What he wants is to set the sales manager thinking along a line of thought that may lead to this conclusion: "There's a remarkable fellow; he's a natural-born salesman and doesn't know it."

When the sales manager reaches that conclusion, he will thereafter be on the alert for further symptoms of incipient salesmanship, and he will be liberal in his diagnosis of them. Then there will come a time when a suggestion from the shipping clerk that he would like to be a salesman will seem to be a vindication of the sales manager's judgment, and that gentleman is likely to say: "I believe I'll try you."

Asking for something merely because you want it is not an adroit way to court opportunity. The way to get what you want is to show that you deserve it before you ask—and then perhaps you won't have to ask. Possibly it will be offered to you without asking.

What is true of a shipping clerk is true of anyone else, and a very good rule for every young man to adopt is that he will tactfully manifest his fitness for a better or more congenial job before he applies for it.

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SELF-ESTEEM AND SELF-CONFIDENCE

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CHAPTER III

SELF-ESTEEM AND SELF-CONFIDENCE

It is important that your self-esteem and self-confidence be justified by the esteem in which others hold you and the confidence which others place in you.

WHEN I was quite a youngster, a millionaire once said to me: "Young man, you should be spending at least three hundred dollars a year in club memberships. Join as many good clubs as you can afford—and get into. Throw yourself in the way of big men—be around them in their clubs—get them to thinking of you as a bright young fellow."

It was this gentleman's advice which kept me from joining, or at least from frequenting clubs. I have been a member of one or two clubs, but rarely inside their doors, and at present I do not belong to any.

Without doubt I made a mistake in not becoming a clubman in a mild sort of way. It is a good thing for a young man to belong to good clubs where he will be brought in

friendly contact with successful men. and if my well-meaning millionaire acquaintance had not given me his well-meant advice it is likely that sooner or later I should have attached myself more or less definitely to several clubs. However, his blunt counsel presented the matter in such a sordid light that I rebelled at the thought. Left alone I should doubtless have gravitated into club membership for the identical reasons which caused him to recommend that course, but I could then have placated my self-esteem by refusing to admit to myself the existence of such considerations. One might marry a rich woman for her money, but scarcely anyone would care to do so on the advice of his friends and with their full knowledge of his motives. After my friend's advice I felt much that way about joining a club.

Self-esteem has many definitions. Whether warranted or not, self-esteem is rather important to a young man's success. Few of us are justified in esteeming our-

selves highly, but most of us do. Our standards of self-judgment have a curious way of accommodating themselves to our conduct. I don't think I ever heard a drunkard admit that he had deliberately gotten drunk or a thief confess that his thefts were without reasonable excuse. Nearly always a human being is able to develop a philosophy which saves him from an utter loss of self-esteem, no matter how reprehensible his conduct may become. I am told that even the men who traffic in women attempt to justify themselves to themselves. A man who is without self-esteem for any considerable period of time becomes a suicide. Remorse is merely a loss—in whole or part -of self-esteem. The lowest man normally has self-esteem in some degree, just as the lowest woman has some degree of sex virtne.

The self-esteem which I should cultivate if I were twenty-one again would not be a self-esteem that rested on the possible sophistries of my own mind. Instead, it would be a self-esteem that had its origin in my observance, to the best of my ability, of those principles which good and sensible men and women believe in and attempt to practice. On the one hand it would not be founded on a philosophy that condoned my errors and weaknesses; on the other hand, it would not rest on a code so impracticable as to dissuade me from joining a club, merely because someone had told me that it would be good business for me to do so.

A real, and at the same time, practical kind of self-esteem is a thing worth cultivating, but self-esteem should be an inner consciousness and not an outward manifestation. Too often we confuse hopelessly our vanity, with our self-respect. Sometimes we mistake the indulgence of our idiosyncrasies for the maintenance of our self-respect.

You know the man who, in speaking over the telephone, says, "This is Mister Jones speaking." He thinks his self-respect requires that designation of himself. I imagine, if Mr. Roosevelt had occasion to talk with you on the telephone, he would say, "This is Theodore Roosevelt speaking."

You also know the man who describes a conversation between himself and another person in this way: "I said, Smith, what do you think about this matter? And Smith said to me, Mister Jones, I think you are absolutely right, etc."

Calling oneself *Mister* is a harmless little affectation which lots of good men possess, but it's a useless and, to some people, an offensive expression of vanity—somewhat like perfume on a man's handkerchief.

I wonder if good clothing is not a useful aid to proper self-esteem. I am sure that clean clothing is. Haven't you noticed how fresh undergarments and clean linen set you up, add an inch or so to your stride and quite a lot to your self-confidence? Perhaps the spiritual ecstasy of physical cleanliness doesn't last long and perhaps it doesn't really increase one's self-esteem in a valuable way, but nevertheless I believe a

certain degree of bodily immaculateness is worth cultivating.

Rersonally I am a well-defined slob. Frequently I neglect to shave. Almost never is my hair correctly brushed. Nearly always I have the appearance of a man who has dressed himself in an upper berth of a Pullman car. I patronize a rather expensive Fifth Avenue tailor who has long since despaired of making me look presentable. He attempts, I believe, to extract some sort of comfort from the haberdashers' adage that gentlemen never look so neat as barbers and barmen, no matter how skilful their tailors may be. Unfortunately, however, it is not gentility that makes me a slob. I should say rather that it is lack of mental discipline. I loathe the idea of having to tub and shave on schedule, then spend so many minutes on my hair, so many more on the tying of my cravat—and so on—until I have turned myself out "perfectly groomed," as the novelists say.

Perhaps that sounds like ridicule of the

so-called "neat dresser," but it is not. If I were twenty-one again I should pay more attention to my personal appearance. should not search for the latest novelties of male attire, but invariably I should be scrupulously barbered and laundered and bootblacked. I really believe that such things count. It is not alone what other people think of you; it is partly what you think of vourself. However, the other man's viewpoint is always important, as the best sort of self-esteem results from your consciousness that you are deporting yourself as decent people expect you to act. Any other sort of self-esteem is either bluff or selfdelusion.

The most prominent characteristic of the average New Yorker is his indifference to the other man's viewpoint in certain matters and his slavish surrender to it in others.

In food and dress New Yorkers are ludicrously imitative of each other. I suppose that is because it means something to a New Yorker to be a New Yorker. Of course, you know that most native-born New Yorkers have a habit of moving elsewhere as soon as they are able, and a large number of contemporary New Yorkers hail from Syracuse and points west-or somewhere in Poland. Be that as it may, a New Yorker, even if only lately from Quincy, Illinois, invariably feels that there is a welldefined decorum which he must observe. In dress he must look like other New Yorkers and thus distinguish himself from itinerant Chicagoans and Bostonians. Therefore our tailors have little incentive to the exercise of their imaginations. In food, the New Yorker feels that he must cultivate a tolerance of the strange dishes which Italian cooks conceive to be American and which we New Yorkers imagine French. Cuisine Française à la New York is a culinary monstrosity conceived in ignorance and perpetuated by the gastronomic imbecility of professional New Yorkers. Hence it is that New York menus lack variety and that New

York, alone of all American cities, has not a single dish of its own that is ennobled by the eulogies of mankind.

The New Yorker is an odd bird. No matter where he comes from he soon becomes part sheep—follow the leader—and part peacock—" if I strut, no one will know I can't sing."

I love New York and New Yorkers, but I think that both it and they are rather silly. New York plays queer tricks on outlanders who come to dwell within her walls. She makes them do strange things and think strange things, in the doing and thinking of which they acquire a sort of self-esteem that is unknown to other Americans and that is more of a handicap than benefit to them.

If a naturalized New Yorker can impress you that he is a thoroughly acclimated Manhattanite, he is very likely to be indifferent to whatever else you may think of him. Of course, if you have business to give him or favors to confer upon him, he wants your business or your favors, but he will not willingly relinquish his attitude of sophisticated superiority. I don't say that he won't do it, if necessary, but I do say that he won't do it unless necessary.

As distinguished from the naturalized New Yorker, the native-born New Yorker is usually a rather vague sort of person, if you know what I mean by vague in this connection. He seems always a little in doubt about his status. I imagine that unconsciously he feels a good bit like the Belgians. His birthplace has been captured and pillaged by invaders from "up State" and "out West" and elsewhere. He has a habit of showing you the place where he was born and commenting sadly on the fact that it is now a boarding house or brothel or sweat shop, or whatever the development of the city has chanced to make it. Nearly always he prefers to talk of the things that once were, rather than the things that are or that may be. Frequently he has a train to catch, since your native-born New York

business man is likely to live in Jersey or on Long Island.

A self-esteem which is founded on your belief in your own sophistication is not very helpful to you. It doesn't aid the building of your character or largely safeguard your morals, and as a rule it doesn't deeply impress other people. Men who live by the unscrupulous exercise of their wits have been known to say that the biggest "boobs" in America live in New York City. It is a popular theory among New Yorkers that the confidence men and surething gamblers fatten themselves on visitors to the city and recognize the sophisticated New Yorker as a kind of game too wary for them to stalk. A prominent Western gambler once told a friend of mine that he had located in New York in order to specialize on "skinning" New Yorkers. "They're easy because they don't think anybody would dare to cheat 'em. A guy who ain't afraid is a soft mark," the gamhler said.

I think that is the point I have been trying to reach: "A guy who ain't afraid is a soft mark."

Vanity, self-confidence, and self-esteem sometimes become almost hopelessly confused. Perhaps in most of us the development of the three qualities is a little like this: We have vanity to start with, of course. Usually it is a harmless sort of vanity. We are vain about our general appearance, or of some particular feature of our appearance. We are vain about our strength or our aptitude for some sort of sport. We may even be vain about our energy and industry. Whatever it is we are vain about doesn't matter at the start, because, at worst, our vanity merely makes us more or less ridiculous among those who know us. We progress in life and we form a moral code. It may be the code of an anchorite or it may be a set of moral rules which a burglar could easily follow. Whatever our code happens to be, the observance of it builds up our self-esteem, and its nonobservance correspondingly lessens the respect in which we hold ourselves and in which others hold us.

True self-esteem is based upon one's inner consciousness of one's rectitude. Necessarily it depends on one's point of view. It is important to get and keep a point of view that is shared by honest and wholesome people.

Self-confidence is a thing of two parts. The better part is a by-product of our self-esteem. This kind of self-confidence makes us hold our heads up and look the world in the face quite unafraid of the world's opinion. It makes the honest man unafraid that he may become dishonest or that others may suspect him of dishonesty. It makes the decent man unafraid that he may descend to vice or that others may suspect him of immorality.

Such self-confidence is good and, when justified, will not often mislead the man who possesses it. But the greater part of our self-confidence is merely the maturity of our vanity. Where, in our callow days, we were vain about our appearance, our strength or some other quality for which Nature was solely responsible, we become vain, as we grow older, about the things we have accomplished—and about the things we believe we can accomplish.

It is dangerous for a man to be unafraid of the future. While ordinarily it is better to attack than to be on the defensive, and undoubtedly is bad to be afraid to do things, it is, nevertheless, exceedingly good to be afraid that the things one does do may not turn out well, and be prepared for that possibility. The general who goes into battle without an avenue of retreat is not usually considered a very good general, and the commander who provides for retreat before he attacks is seldom regarded as a coward.

"A guy who ain't afraid is a soft mark."

I have sometimes wondered if superstition isn't a benefit to humanity. I am not famil-

iar with all the omens, but am quite sure that the bad omens outnumber the good ones. I am inclined to believe that the superstitious man, who is temporarily sobered by the evil influence of a crosseyed negro or a black cat, is likely to be a better citizen on such occasions than when the signs are favorable.

The unluckiest man in the world is the man who thinks he is lucky. It is an axiom of gambling to press your luck "while it holds," but the philosophy of the gaming table is a philosophy apart from the realities of life. When you leave an event to chance, you cast aside the advantages which the intelligent possess over the unintelligent, the industrious over the unindustrious, and the prudent over the imprudent.

Luck, as gamblers interpret it, has no place in a normal man's scheme of life, and even among gamblers is a poor dependence. The gamblers who fill suicides' graves in the Potters Field, or are buried with much ostentation by the occasional hectic out-

burst of their brethrens' generosity, are usually men who were once "lucky," that is to say, men who at one time had luck and attempted to press it.

I dwell at such length upon luck, because a belief in one's luck is a very common manifestation of undue self-confidence on the part of the undeveloped mind. If we believe that Nature has made us better looking or stronger or quicker than other men, it is easy for us to believe that we have been made luckier than other men. No man's luck ever held constant, and the wise man is he who excludes good luck from his plans. To exclude good luck and include bad luck in all of your calculations is a very good rule for you to follow.

Twenty or more years ago there was an iceman who, in the course of his back-door calls, observed heated housemaids frantically turning the cranks of obstinate ice-cream freezers. He conceived a great idea. Why not manufacture ice cream at a central point and distribute it to these house-

holds? He started the enterprise and it succeeded. I think, but am not sure, that he was the pioneer in the industry. At any rate. his experimental undertaking developed by rapid stages into a large and profitable business. One day he went to a race track and won twenty thousand dollars. He seemed lucky, didn't he? He seemed to have a right to feel that he was both shrewd and lucky, and that is just the way he did feel. On an afternoon in June I met him on a race-track. "Well, I've sold out the ice-cream business," he casually remarked. He was interrupted for a moment by his betting commissioner whom he instructed to bet \$1000 on a certain horse. Then he continued in response to my unspoken question: "The ice-cream business was getting too slow for me. I can make more money around a race-track and in the market."

I did not see him again for several months, but I heard that he had won large sums. He came to be known as a plunger and to be referred to respectfully by the not too reverent race-track reporters.

I wished to buy a thoroughbred horse suitable for saddle use, and on a gray November afternoon journeyed out to a drab and dilapidated race-track where the racing season wound up each year. Here I hoped to buy a nonwinner from some impoverished owner at a bargain price. I met my friend, the gentleman who had found the ice-cream business too slow, and he nonchalantly suggested that we put in a dollar apiece to play a horse of his selection. thought this a mere pleasantry on his part and perhaps a gibe at my well-known reluctance to wager more than a nominal sum on a horse race. However, the incident impressed me enough to lead to inquiries, and from the first race-track habitué questioned, I received this indifferent answer: "Oh, him; he's broke; been broke for a month, I guess; got in a streak of bad luck, stood pat, and they cleaned him; used to be a lucky guy, didn't he?"

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He was a man who thought he was lucky. He was a guy who wasn't afraid—and they, "cleaned" him when he "stood pat." Never "stand pat" on your luck is a wise rule for every one.

Next to thinking you're lucky, the most common form of undue self-confidence is to think you're smarter than the average man—and that you can make all of the average men believe it. It's bad enough to think that you're smarter than other people, but it's twice as bad to think that you can make them believe it.

A common fault of our New York friends is not only to overestimate their own smartness, but also to overexert themselves in their efforts to impress their superior abilities upon others.

Not long ago I had a very good example, or rather several examples, of how one may defeat one's object by an undue effort to impress others. Perhaps, too, this experience was a little characteristic of a not

uncommon attitude of New Yorkers—particularly New Yorkers by adoption.

A friend of mine who owns an almost magnificent store on Fifth Avenue had some thought of placing his advertising with a different advertising agency than the one which for several years had been handling his account. He had conferred with various advertising agencies and had finally narrowed down his choice to three concerns. At this point in his negotiations he asked another man and myself to aid him in making a final selection. We spent two miserably hot afternoons at it.

Advertising men, the men who prepare and place advertisements, are usually clever fellows. They have to be. Their status is a good deal like that of a lawyer, but they need to combine with the dignity and profoundness of a Choate the resource-fulness and persistency of an ambulance chaser.

My experience with advertising agencies

had not been very extensive and apparently not altogether typical. At least we got a different sort of reception than I expected.

My Fifth Avenue merchant friend had certain very definite problems. They were as definite as the symptoms of a sick man or the grievances of a prospective litigant. Naturally I expected that these problems would emerge under adroit questioning: that they would at least be superficially diagnosed: and either that a tentative solution would be offered on the spot or promised for a later date. You can imagine, then, my surprise when not a single one of these advertising agents—or agencies seemed to feel the slightest interest in my friend's opinion of his own business. They started with the somewhat uncomplimentary assumption that everything he had done in the way of publicity was wrong and had harmed him rather than helped him. In view of the advertising methods he had been employing, they seemed to regard the continued existence of his business as one of the most amazing commercial phenomena they had ever witnessed. They did not directly charge him with wilfully attempting to wreck his own business, but they seemed to consider him open to the suspicion of having conspired with his advertising agents to accomplish that result. The fact that his company had been paying large dividends was, naturally, not revealed, but my own knowledge of that fact caused me to smile a little at the didactic remarks of one young gentleman whose occasional impetuous movements revealed the unskilfully repaired seat of his trousers.

In one office the staff was grouped for our inspection, and the chief of staff gracefully but impressively recounted the merits of each member. This agency, I came to feel, was a sort of stock company in which the general and well-balanced excellence of the entire cast counted for more than the superlative excellence of any single member, although each member was asserted to be unsurpassed in his particular rôle.

At another agency the stage was set for the entrance of a star. In awed tones a satellite of this great man described his almost superhuman powers. It appeared that but for his youth he would have been the man who taught Ivory Soap how to float and the Baker Cocoa girl how to wear her bustle. As it was, he had merely done the biggest things that had been pulled off in the advertising world during the past three years. Undoubtedly he was a great man. He but narrowly avoided the admission of that fact himself. This young gentleman, like the others, was decidedly incurious and gave my friend no encouragement-indeed, no opportunity—to tell what he wanted to accomplish by the advertising which he proposed to do.

None of these three agencies got the business. Yet any one of them might have gotten it by asking three questions: (1) What are your merchandizing problems? What do you want to accomplish? (3) What, if anything, do you think has been wrong with the advertising you have been doing?

I know that these three questions would have gotten the account, because finally my friend came across a man who asked the questions, and got the business.

Advertising agents are popularly supposed to be apt students of the human mind. There probably isn't a single advertising man in this whole country who would admit that he hadn't made some study of psychology. Yet here were three—or a dozen, if one counts the aggregate ensemble—who ignored utterly one of the greatest fundamentals of psychics which, when reduced to the slang of the underworld, reads this way: "Every time you boost yourself too strong, you put in two knocks against yourself."

These advertising men had achieved some notable successes or else they exaggerated grossly. Perhaps there was both truth and exaggeration in their statements, but certainly they had the self-confidence of success. Possibly their successes were more imaginary than real, but at least they thought they had been successful. No human artifice could have feigned the self-confidence which they expressed by every word and gesture. Notwithstanding this, they failed, while a man who said next to nothing about himself succeeded. His interest was in his prospective client. His attitude was that his client knew what was wanted and that it was the advertising agent's function to accomplish the desired result.

Just lately I have been trying to hire a man for a responsible position. From twenty-five we selected five. Of those five, four talked themselves out of the position and the fifth gets it, because he knew when to keep silent. He didn't try to show off.

Self-confidence is a great thing up to the point where it causes you to try to make an impression. At that point it is well to remember that as a rule the kind of people whom you want to impress are not usually

impressionable to mere words nor to an empty display of self-confidence.

If I were twenty-one again, I should cultivate reticence. I should always try to have my say when the time came, but I should never try to "get by" on talk alone. I don't believe I ever made a fool of myself by keeping silent, and I know I have made an ass of myself at least a thousand times by talking before I really had anything to say.

Somehow I seem naturally to trail off into a discussion of bluff. In a paradoxical sort of way a great many of us Americans take pride in our self-supposed ability to "run a good bluff," while at the same time applying with contempt the epithet of "bluffer" to all others who, like ourselves, believe that they too are capable of "running a good bluff." A belief in bluff reaches its highest point at New York and recedes as one progresses westward, until it suddenly revives in a most virulent, although somewhat different form, in the vicinity of

San Francisco. New York and San Francisco are often said to be much alike. They are surely alike in the strength of their respective beliefs in bluff. However, they differ in the character of these beliefs. The San Franciscan doesn't seem to care whether his bluff impresses you, but the New Yorker is righteously indignant if his doesn't. I can't explain the difference; yet it exists.

I am somewhat of a bluffer myself, but, between you and me, never in my whole life have I been able really to make a bluff "stick." There isn't anything in bluffing, and if I were twenty-one again I should never start anything that I didn't think I could finish.

I wonder if it isn't wise to treat the rest of the world a good deal as you treat your intimate friends. With your friends you are honest and sincere else they wouldn't be your friends. You don't parade constantly before them a vainglorious conception of yourself. You may pose before

your acquaintances, but you don't pose before your friends. Friendship is based on understanding, and there can be no satisfactory basis for understanding if you pretend to be something different than you really are.

Sincerity. Have you not observed how you instinctively close your mind to the man who impresses you as being "smooth"? Smoothness is almost, if not quite, a synonym for insincerity, and I think we'll all agree that an insincere man fools himself two times for every one time that he fools anyone else.

Now and then I hear a man described as a diplomatic man. Somehow I am intolerant of that word as it is usually applied to a business man. The so-called diplomats who muddle the world's affairs do not concern us except as they afford a comparison with the diplomatic man in business. Their diplomatic phrases and their solemn observance of traditional usage in their various international negotiations are only

a transparent cloak for their real objects. They don't fool each other and they don't fool anyone else. No matter how polite a diplomatic note may be, and no matter how suave may be the diplomatic representative who deprecatingly delivers it, the real meaning and underlying intent are as obvious as if the communication had been interlarded with profanity and written on a souvenir post card. Superior shrewdness, farsightedness, and strategy win diplomatic victories in the dealings that occur between nations, just as those qualities win victories in the dealings that occur between business men. The loser in either case finds the pill of defeat to be vastly bitter no matter how deeply it has been sugar-coated. He is never deceived by the sugar coating. and in business life the loser is very likely to be offended by it. International diplomacy has built up many rules, and the nonobservance of those rules is equivalent to a premeditated affront, which must be resented, no matter what the consequences

may be. But so long as national dignity is not offended by a violation of the rules of international etiquette, the negotiations will, in all other respects, proceed along the same lines as a gypsy horse trade. In business it is different. If business has a diplomatic etiquette, it is unknown to most business men. The so-called diplomatic business man usually makes the mistake of believing that his suavity is a balm which will heal the deepest wound to pride, prestige, or pocketbook, and that his honeyed words will mollify the blackest wrath.

If a business man is mealy-mouthed, we are inclined to call him diplomatic, yet, if we take a true inventory of our own experiences and observations, we are almost sure to find that the mealy-mouthed man is usually distrusted and consequently labors under a heavy handicap.

My own idea of a diplomatic business man is quite a little different than the general conception. A political boss or a gang leader has to be a diplomat, but I never saw

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one who was mealy-mouthed. There are two things which a real boss or leader rarely does. He seldom says more than he considers absolutely necessary, and he never fails to remember that most human beings are influenced less by what you say than by what they think you mean. No political boss can long continue to be a boss if he doesn't mean substantially all that he says to the people he bosses. Perhaps this is why there are so few voluble bosses.

As I write this, two men are struggling with each other for enough votes to be elected to the presidency of the United States. They address the public. They strive to outdo each other in the logic and forcefulness of what they have to say. The partisan press of their respective parties comments enthusiastically on their utterances and lauds the sincerity of their motives. Both are good and honest men, but the public believes less than one-tenth of what they say. Now and then these men strike a responsive chord of public senti-

ment, and when they do, it is usually because the public reasons with itself to this effect: "When he said that I believe he meant it."

A man may be great enough to be a candidate for the presidency of this republic, but no man is great enough to escape the public's searching assay of his talk. The American people are disposed to go behind the statements of Mr. Hughes and Mr. Wilson for the purpose of discovering their real motives. The man in the street says of them: "Yes, I know what they say, but what do they really mean?" When Mr. Hughes boasts of his Americanism, what does he mean? When he says that he would protect American lives, what does he mean? When he talks about the settlement of the railroad strike, what does he mean? When Mr. Wilson talks about preparedness, what does he mean? When he talks about economy, what does he mean?

If the American public won't take at par the statements of Mr. Wilson and Mr.

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Hughes, until convinced that such statements are made in absolute sincerity and with no mental reservations and no double meanings, how can you and I expect to impress anyone with our talk unless it is sincere?

As long as Mr. Wilson kept his temper, he was not a very popular president. When he lost it, he gained friends because the public then had no doubt of his sincerity. We Americans are inclined to believe and be impressed by what an angry man has to say. One source of Mr. Roosevelt's strength with the general public is undoubtedly to be found in the occasional heroic moods to which his temperament exalts him. In his exalted moods he is convincing and his strength ebbs and flows in harmony with his exaltations.

Billy Sunday is able to sway multitudes because his terrific earnestness convinces people of his sincerity and opens their minds to his exhortations. At the right time Billy Sunday lets himself go and he carries his audiences with him.

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We can't all be Roosevelts or Billy Sundays, but we can put into our lives the zest that comes from being sincere and earnest. We can learn to make other people believe that we believe what we profess to believe, and when we do that we have accomplished a great deal.

To have a code of morals and observe it: to repress your vanity; to treasure your speech and nourish your convictions, but at the right time to let yourself go with the earnestness of complete confidence in the truth of your beliefs; these things will make a successful salesman, a successful evangelist, and, for that matter, a success of almost any career, provided always you have taken the pains to equip yourself with knowledge. You do not need to be a college man. Scholarly men have no monopoly of knowledge. Experience is the post-graduate course in all forms of useful knowledge. Life is an open text-book. Every hour of your life is a chapter in that book.

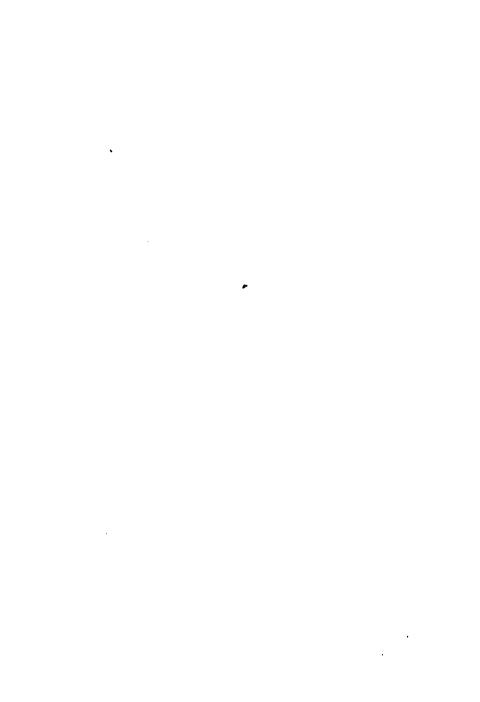
If I were twenty-one again, what then?

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It is a question that brings to the surface of my memory some things that I should prefer to forget. It also recalls some things of which I am rather proud. But most of all it brings to me a consciousness that I have not yet lived long enough to be qualified to live my life over again. Thus in this, as in most things, we are forced to pause at the inscrutable ways of Providence.

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GETTING A JOB



CHAPTER IV

GETTING A JOB

If the time comes when a young man is forced to concede his unreadiness to be his own boss, the problem of getting a job becomes an important one. This is contributed by the experiences of a man who, since his first job, has never for a moment been without one.

My home town, out in the Middle West, is one of those places that is always in a dispute with the United States Government. In 1910 Uncle Sam said the population was 24,376. My home town said 25,000 even. That's what the present dispute is about. You can see for yourself the kind of a town it is—contentious, and disposed to be populous.

Out there they publish two papers; regular papers that contain market reports, foreign news, big league percentage tables, "Grand Circuit Results," and discreetly worded medicine advertisements. They always have political news and editorials, too, but the best sections are the local and the social. Once in a while, back here on

Broadway, I get one of the home papers, and I bury my nose in the local and the social columns. There is where you will see—sometimes in the social, but mostly in the local—that Michael Flynn has accepted a position as wiper in the C., B. and Q. roundhouse, or that Axel Anderson has accepted a position driving the delivery wagon for Peter Swanson's East End Grocery.

Accepting a position! There is a bunk, if there ever was a bunk. Did any one ever accept a position until he had forcibly dragged it out of the paws of the person who had the position to give! If the home paper told the truth, it would say that Michael Flynn, assisted by his mother, the Democratic county committeeman, two priests, and the postmaster, had finally persuaded the master mechanic to give him a trial—with the express understanding that the first time he took a drink he got fired. Or, if they told the truth about Axel Anderson, they'd say that Peter Swanson's horse

had gone lame, and that Axel had agreed to furnish his own horse and drive the wagon for two dollars a month less than Pete had been paying Otto Hawkinson for driving and laming Pete's horse.

Nobody can get me to believe that anybody ever accepted a position. I wouldn't believe it, even if the New York "Evening Post" announced that President Wilson had brought great pressure to bear on William Sulzer and persuaded him to accept the position of Secretary of the Treasury. No, sir, you can't make me believe anything about anybody accepting a position. Most of the fellows who complain that there are no good jobs left are fellows who have been waiting for a chance to accept a position. Their experience is enough for me.

I don't know anything about accepting positions, but I do know something about getting jobs—although I'd hate to be turned loose right now and told to go get one. Be that as it may, I have in my time snared several jobs, and I know something

about job snaring, unless conditions have changed a great deal in the last six or seven years.

Even when help is scarce there are always more applicants for jobs than jobs. When I say jobs. I mean anything from sweeping out a saloon up to the management of a big corporation at a salary of \$25,000 a year. I was never a saloon porter, nor am I drawing a \$25,000 salary just yet. My experience thus far has been between these two extremes. Maybe I shall get up to the \$25,000 mark in a few years. On the other hand, I may show a reversal of form and drop back. I don't know how that will be, but a job is a job, and the getting of one particular kind of a job involves principles that can be applied to the pursuit and capture of almost any other kind.

My earliest fixed and determined ambition was to be a jockey. Of course, I had previously aspired to be a soldier, a railway brakeman, a circus performer, and a few things like that, but I never really got my

mind firmly made up to be any particular thing until I determined to be a jockey. I had many qualifications—a love and understanding of horses; the ability to ride almost any horse; good hands, as the trainers call it: infinite daring and confidence when on a horse's back; and at that time no indication of developing a disqualifying weight. I held forth every promise of becoming a jockey, and might have done so had it not been for two obstacles, namely, a mother and father, each of whom, after despairing of making me a clergyman, determined to make me a lawyer. Publicly I studied the branches of study that were then common to all public schools, but privately I was crammed with abnormal amounts of Latin, and English and Roman history, being thus made ready to absorb the pages of mediæval drool that a young man in those days must wade through before he was considered to be properly prepared to study the law of contemporary times.

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My increasing stature finally convinced me that my hopes for a jockey's career might as well be relinquished. This conclusion was reached about the time that I became captain of the high-school football team.

After my school days were finished I had a try at salesmanship—canvassing, to be more exact. As long as I kept within the circle of my family's acquaintance I did moderately well, but beyond that circle my success was not sufficient to persuade even me, with my not too modest opinion of myself, that I was an exceptional salesman. Finally I surrendered to the seemingly inevitable, and more or less willingly went. away to law school. Here quite unexpectedly I developed into a fairly good student. and won a certain measure of distinction. Leaving the law school, I tried canvassing again, this time with more success, but not enough to justify any boasts. At least I was willing to take a job when the opportunity offered. I do not call canvassing a job.

although perhaps it deserves that title. The opportunity to get a job finally came along, or, to be more exact, was dragged in forcibly by my father, who had small sympathy with my wanderings over the face of the earth and my occasional requisitions on him for money.

I became a clerk in a law office. This is the only job I have ever had that was obtained for me by another person, and, in spite of my father's intervention, I had to put up somewhat of an argument to get this I didn't have an opportunity to accept the position gracefully. In the course of time I became what is now generally called managing clerk of a law office. It was a good law office. At least, the senior member of the firm was a good lawyer. However, it was not a very enterprising law office, and, while I was not insensible to the advantages of having my name on the letterheads in the first position below the faint line that separates the actual members of a law firm from those who are its salaried employés, I was harassed by a growing desire to marry a certain girl and influenced by a growing conviction that I should never be able to do so as long as I remained in this particular law office. Thus it was that I became a job-seeker.

I still blush when I recall my first efforts as a job-hunter. I, who had become a casetaker for a well-established law office, and advised men how to avoid, or at least reduce, the consequences of their own commercial follies, committed the greatest folly that a job hunter can commit. I consulted an employment agency and described to them the qualities I believed myself to pos-If they carefully cross-indexed the qualifications that I claimed, they must have written a considerable number of index cards in recording the different kinds of jobs that I considered myself competent to fill. I made a very favorable impression on this employment agency. They were sure they could place me at a splendid salary: "Please send by return mail our registration fee of \$2." I sent the two dollars and waited. Finally I wrote to inquire how soon I might expect the job and the splendid salary that they had promised. The employment agency did not receive this letter. An officious Government had meanwhile intervened and closed them up. This same Government sent back my letter with a stamped indorsement which tactfully informed me that I was a boob.

Following that experience I became very cautious about employment agencies, but I had not been cured by any means, for I was still in the state of mind that unsuccessful job-hunters habitually are in. I believed that some one else could do more for me than I could do for myself. Accordingly I corresponded with other employment agencies, and finally found two that did not require a registration fee. Both were honestly conducted. I am sure of that, for each of them advised me to wait for a partnership in the law office. One told me of a certain lawyer who had relinquished a

country practice to become the collection manager of a certain large corporationatwhat then seemed to me—a fabulous salary, but who nevertheless regretted that he had given up his independence and his law practice. This did not discourage me, and the employment agent finally sent me out to a packing house in the Chicago stockyards. They needed a credit man. I interviewed a heavy-jowled gentleman who spoke a jargon of dates and discounts that sounded like the signals of a football quarterback. and then proceeded to wallow around in a conversational mess of lard, bacon, side ribs. and canned meats that to me, who had overbreakfasted, was positively nauseat-Evidently I didn't make any more of ing. a hit with the heavy-jowled man than he made with me-since I didn't get the job.

The other employment agent didn't send me anywhere. I suppose he saw it was useless. He said: "I'll tell you what you do; you write up a fine ad about yourself and run it in one of the Chicago newspapers.

Then have some cheap printer make a lot of copies of it, and you mail a copy of the ad to every big house in the country. If you paste the ad on a piece of paper so they can't see the back of it, they'll think you cut it out of a newspaper. Get the idea? They will either think that some stockholder has cut the ad out of the paper and sent it to them or that you have spent two cents for a newspaper yourself. Whatever they think, the blind address is a kind of challenge to their curiosity, and they're liable to fall for it. Anyway, it's cheaper than writing letters. You go ahead and try it, and I hope you get the kind of a job you want. Good-by."

I didn't try the employment agent's scheme. I wasn't smart enough to grasp the psychology of it. I never have tried the plan exactly as he outlined it, but a good many years later I tried an adaptation of it, which I shall tell you about in due time. I am satisfied that the scheme is a good one for any one who is sure that he is really

fitted to fill a good position. The trouble with me at that time was that I wasn't fitted to fill any position except the position of managing clerk of a rather drowsy and old-fashioned law office. I am indebted to these two employment agents for bringing me to a realizing sense of that fact.

In a vague sort of way I felt that I wanted to be a credit man or collection manager, or both. I had learned something about the persuasion of reluctant dollars from the pockets of recalcitrant debtors. I had come to know nearly every twist and turn of the commercial law of my own State and had put to rout several vastly better lawyers than I, because I had delved deeper than they into the relations of debtor and creditor. In so delving I had learned something of the law in surrounding States on similar points. I had, in fact, become a rather competent collection specialist; but I had not mastered the broader and more important principles of collection work. I could perform a single specific collection

accounting I progressed to finance, and read, among other treatises, a most dreary account in four volumes of the development of modern banking. Meanwhile I had developed a more human viewpoint in regard to collections. This alone, of all my preparatory work, was really practical. After a year or so I commenced to feel-unjustified as such feeling was-that I had acquired all of the knowledge necessary to the realization of my ambitions, except an actual knowledge of mercantile credit-making. I knew something of mercantile credits in the aggregate, but very little about the making and handling of individual credits. was one to get that knowledge without actually being a credit man? I consulted a kindly librarian. The library contained no books on the subject, but a search through publishers' catalogues revealed four existing treatises. The library purchased them. I read them. I doubt if any one has since. That is not egotism, but a feeling of regret that the library should have spent its

money to so little purpose. These books on credits were undoubtedly good books, as they contained much knowledge that I can now say—some twenty years later—many credit men do not yet possess.

There came a time when I felt equipped to renew my efforts to obtain the coveted job. I composed a letter of perhaps a hundred words. It told of my aspirations, rather than my qualifications, but it touched the spot with the manager of one of the twelve concerns to whom I despatched the letter. He afterwards said, "I knew you didn't know all you thought you knew, but it was exceptional to find a man who even knew he ought to know what you thought you knew."

I got a job as special collector and adjuster for a large company. The job was not what I wanted, but I took it. I went to work with fear and trembling, and I never quit fearing and trembling as long as I worked for that company—which I have always thought was a mighty good

thing for me. I made good, but it wasn't because of my ability. It was because I was scared. I worked all day-sometimes until ten o'clock at night. Then I sat down and wrote carefully worded reports of what I had done-or failed to do. I became a living example of the adage that "a new broom sweeps clean." As it afterwards transpired, I swept into corners that had not been disturbed for years. Several months passed, when I received peremptory instructions to report at the home office. "Fired." I ruefully remarked to myself; "fired in spite of all I could do." I went to the home office, and, instead of being fired, was made a manager—a territorial manager of collections. I had attained the coveted position. I was a manager of collections for a year or so, and then, most unexpectedly and somewhat disconcertingly, became a member of the law department, replacing a man whom I had held in a certain reverence because of his unctuous and impressive manner. They called him

"judge." Perhaps he had been a judge sometime, but the company discharged him with small regard for what he had been. I took his place, and they called me judgebehind my back. I am still known as judge by those who knew me then, but I have never deserved the title. I got by. I got by partly because of certain tricks of collection law that I knew and others that I learned, but principally because I had studied and in a measure understood the fundamental principles of finance and credit. From a mere office lawyer I broadened into a sort of advisory credit man and financial adviser. An amalgamation occurred, and I was selected to take charge of a certain territory and cope with a financial problem which had been gnawing into the vitals of the business for years. I did not solve it, for it is insolvable, but I gained credit—whether justly or not—for finding a partial solution. My salary was increased , and my employers became unafraid to express the esteem in which they held me: and that, in my opinion, is the highest recognition an employer can give.

During this time I had married. We had a baby. Also my father had failed financially and was a member of my household. My needs were comparatively great. I had practically reached the top in the credit and collection department of my employers. My last increase in salary had been twentyfive dollars per month. To rise much higher there must be a death, resignation, or dismissal. There was small prospect of any of the three, and happily none of these three fatalities has occurred since then. T felt that I had exhausted the immediate possibilities of credit and collection work. I must turn to sales. Except for my brief experience as a canvasser I had no training for sales work. I asked my employers to transfer me to their sales department. They reluctantly agreed to do so, but at a less salary than I was receiving in their credit and collection department. I could not afford to take a lower salary. I must try elsewhere. This determination called for the utmost tax on my ability as a job-getter. I was a tolerably expert credit and collection executive and received a good salary, as salaries go in that line of work. I proposed to turn a vocational somersault and land with both feet on a job for which I had no experience or training, but in which I must get as large a salary as I was receiving for work that I thoroughly understood.

I did the logical thing, which in business is nine times out of ten the wrong thing to do.

I knew something about finance. I knew a great many bankers. I flattered myself that I knew how to handle bankers. This was probably an error on my part, as I doubt if anyone knows how to handle bankers. At any rate, I decided that if I was to sell anything it must be something that could be sold to bankers. I passed up bank fixtures, bank stationery, and advertising specialties because they offered no field for the employment of my fancied knowledge

of finance. There were but two choices left: -bonds or commercial paper. Commercial paper I knew something about, but very little about the system by which it is peddled to banks. Concerning bonds I knew practically nothing. I needed to learn a good deal more about commercial paper and everything about bonds. Again I had recourse to the public library. The librarian had one book about commercial paper and two about bonds. I read those, and got the library to buy additional books, which I read. I subscribed to a financial paper that devoted much space to investment securities. Gradually I acquired at least a superficial knowledge of the ins and outs of the note-brokerage and bond-brokerage business. Then I rented a typewriter, borrowed a bankers' directory, and began to write letters to private bankers, notebrokers, and bond-brokers. I say that I wrote letters. By this I mean that I had one letter for note-brokers and another for private bankers. The composition of these

two letters cost a vast amount of time and thought. I wrote and rewrote each of the letters a great many times before I commenced to send either. In their final form they were pretty good letters. Perhaps they were as strong a brief as could have been prepared for my pitifully weak case. I had purchased some engraved stationery. The engraving was the most chaste and dignified that my imagination could conceive, the paper the most expensive that my purse could command. On this stationery. I began to type my letters with my rented typewriting machine. Realizing but too well the loss involved by a single wasted sheet, I was very cautious in my typing, and most of my letters presented a rather neat appearance. I put in two hours every night at this work, and succeeded in copying about eight letters nightly.

Most vividly do I remember the morning post that brought the first replies. One was from a man, then an international figure in the financial world, who wrote: "Your letter indicates a type of mind that might aid you in filling the sort of position to which you aspire, but to reach it you must reconcile yourself to at least ten years' service in subordinate positions that could not by any possibility afford the amount of salary which you seemingly expect. I regret that there is apparently no opportunity for us to utilize your services in the way that you evidently have in mind."

So accurately, although considerately, did this letter expose the absurdity of my pretensions that I had not the courage to reply to it. Perhaps it was meant to fathom the depth of my courage—or audacity. Possibly if I had written again and still continued to urge my case, this man would have said, "Come on, you wild young ass, and we shall see what we can make of you—and pay you your own price while we are doing it." I say "possibly," for I don't know what would have happened if I had written again; but I have since learned that this man rarely wrote letters

to anyone, much less to unknown jobseekers. If he was testing me, he found me wanting. I didn't have the nerve to come back at him.

The other replies were colorless but courteous statements that "no vacancy exists at present." Day by day the replies continued to be of that character. I was getting a high percentage of replies, but they were one hundred per cent unfavorable. I studied my two letters over and over again, and I could not see where I could improve them; so night after night I continued to hammer them out on my rented typewriter, and, next morning, send them away on their hopeless mission. It was discouraging work, since it seemed apparent that I was on the wrong track. No one with a full measure of common sense would have continued. I did continue. And, so far as my experience in life permits me to speak. I believe that in jobhunting, or any other form of human activity, the man who is as much as ten per cent

right will find that it pays to go ahead, no matter how many rebuffs or reverses he suffers. You know the maxim. "First be sure you're right, then go ahead." Of the few rules I have developed for my own conduct the chief is an amendment to the foregoing, and reads: "First be sure you're at least ten per cent right, and then go ahead as far as you can." I have observed that the man with the ten per cent "right" and the one hundred per cent "go ahead" usually gets farther along than the man with the one hundred per cent "right" and the ten per cent "go ahead." Therefore. vou. Mr. Shipping Clerk-or Mr. Anybodyelse—who aspires to heights that, by all the rules of precedent, are quite beyond you. should not falter at rebuffs. Your lofty aspiration counts almost ten per cent. If you will add to that all the information and knowledge which are accessible to you, it is certain that you will soon exceed the ten per cent mark; and if you will then doggedly apply one hundred per cent of effort to the accomplishment of your aim, you can scarcely fail to achieve it.

I fear I am a bad story-teller, because I have tried to draw a moral from my story before the story is completed. You have probably already guessed that I finally got a favorable answer. Yes, I did; in fact, two. Oddly enough, both came the same morning, following some three months of unrewarded effort. One was from a large bond house, and said practically nothing except that the writer would be glad to see me in New York some time. The other was more human. It was written by the head of a firm of note and bond brokers. stated in effect: You must think we are crazy if you imagine that we would for an instant consider you for such a position as you desire; yet we like your letter, and, if you have the nerve to come on to New York, we shall be glad to see you. It was a dare, and I went to New York. They wanted a sales manager. To make a long story short, I got the job. Of the three partners, two voted for me and one against me. I had taken my homeward-bound ticket, and telegraphed home the successful result of my trip, when I ran across an old college mate, who, in a curious way, had learned and gave me my first knowledge of the dissension that had arisen among the partners over my employment. He said, "You must watch out for that one fellow. He may try to get you."

In those days I had not learned that to placate one's enemies is as necessary as to show loyalty to one's friends, and I returned post haste to the office of my new employers and resigned the position I had so recently accepted. Perhaps I made a mistake. Sometimes I have thought that I did.

While in New York I took occasion to interview the bond house which had expressed a mild curiosity to see me. Here events moved rapidly. I was finally sent to the residence of the head of the house, a gouty old gentleman, who, contrary to

the expectations I formed when I first saw his bandaged foot, treated me most considerately, although he shrewdly questioned me in a way that plumbed the depths of my professed qualifications. I do not think he was impressed with me, but I believe he thought that I might have possibilities. At least, a letter of inquiry which his house shortly wrote to a banker friend of mine briefly outlined certain contemplated plans concerning me that far exceeded anything my fondest hopes had pictured, although they were precisely what my "bond-broker letter" had described as the kind of place I sought. It might have gone through. It probably would have gone through in time, but there came, at a subsequent point in the negotiations, a sag in the bond market which was particularly inimical to the plans I had outlined. I had not the patience to wait. I had not then learned the full importance of "going ahead" one hundred per cent strong. Perhaps it didn't matter. I fancy now that it

didn't. Perhaps my job is still waiting for me. At all events, my idea has not yet been put into effect, although it will be some time by some one.

I turned in disgust from bonds and notes. I wasn't as yet one hundred per cent strong on the "go ahead." I showed a yellow streak by throwing overboard my convictions that I ought to try to sell something to bankers. I decided that I would sell anything that I could get a chance to sell—at the same salary I was getting as a credit and collection manager. There were half a dozen different lines of merchandise that I knew a little about. With the tardy energy of a neglectful scholar "cramming" for a final examination, I crammed into my mind the contents of numerous catalogues and trade papers. All of the lines with which I had any familiarity were more or less mechanical. Again I had recourse to the public library, and studied the elementary principles of the various mechanisms which I intended to represent myself as capable of selling.

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It had always been my practice to read the publications that specialized on sales methods and selling problems. Now I commenced to propound hypothetical sales problems to myself and work out solutions of them. I developed several complete merchandizing campaigns. In the seclusion of my den, and when launched against an imaginary buying public, these plans worked splendidly. I have never found out how they would work on a real buying public, for the reason that I have never tried any of them. I suppose these games of "sales solitaire" were rather silly, yet I think they helped me to acquire towards sales work a viewpoint that was an aid to me more than once in subsequent years. Shortly—all too shortly, if you are to pass judgment on my qualifications—I commenced to write letters to manufacturers. Understand that I did not seek a position as a travelling salesman. I could have secured such a position with my then employers. What I wanted and must have, if I was to make

the desired salary, was a place as sales manager, assistant sales manager, or branch sales manager. You may smile at my presumption, and you have a right to smile. Yet within a few months I had the choice of three such positions. I chose one, and became the so-called Western sales manager of an Eastern manufacturing concern. In reality I was the first branch manager for a manufacturer who had never had any branch houses before. Indirectly I became the cause of subsequent financial complications in the affairs of the company. The branch house which I opened was a success and influenced them to open seven more. that were not successes and proved a constant drain on the resources of the company. Why was my branch a success? Simply because I went ahead one hundred per cent on selling plans that may not have been more than ten per cent right. By main strength and awkwardness I made good where a smarter man than I might easily have failed. I didn't know much

about real salesmanship; so at frequent intervals I went out on the road to learn what I could. Luck seemed to be with me, for I made a good record as a salesman, as well as a manager of salesmen, of whom I had several under my direction. In time I was brought to the home office and made general sales manager. Later, the financial backers of the company withdrew their financial support and forced out the old executive management. I was made general manager. That statement may carry with it the inference that I "played politics." I didn't, and I have never known anyone to get anywhere in business who did play politics. When I was made general manager, I was the most surprised man in the directors' room. To tell you the absolute truth, I had expected to be fired when the directors sent for me that day.

Well, I went ahead and mismanaged the company. At least that is what the former president was quoted in the newspapers as saying. I was inclined to agree with him

partially. I certainly made a good many mistakes, but, partly by reason of circumstances over which I had no control, the business commenced to make money. Of course I claimed full credit for all the good things that happened—and got it. This was a time when "amalgamation" was a very popular practice among manufacturers. I saw a good chance to amalgamate, and we went at it. The syndicate wanted to buy me as a part of the business. At first I wanted to be bought, but later I got a "hunch," justified now by the latest stock exchange quotation on the capital stock of the final "amalgamation."

For the third time I entered the market for a job. This time I could afford to hire a typist, and, instead of sending out eight letters nightly, I sent out forty letters daily. I still clung to my first idea of distinctive stationery, and I used the best that I could buy. I also advertised. I got no results from the advertising, but the answers to my letters rolled in at a rapid rate. Com-

paratively few of the answers were favorable. One was ironical. It said: "There is only one suitable position for such a man as you are. You should be President of the United States." I am ashamed to admit that this letter got under my skin. I wrote in reply the only intemperate letter I have ever written. It contained less than fifty words. I still hope it stung.

Yes, most of the replies were unfavorable, but there were a few encouraging letters. They were encouraging enough, and there were enough of them to make me believe that I could find profitable employment as a sales department organizer. I did work of this character for three different manufacturing concerns with whom I had got in touch through these letters, and I believe that none of them consider that the money they paid me was wholly wasted.

During my connection with the last of these three concerns I commenced to feel an inclination to be permanently located again. So for the fourth time I went on the trail of a job, and this time I happened to remember the suggestion of the Chicago employment agent.

I did not adopt his idea of running a newspaper advertisement, for the purpose of getting a "blind" address, and then reproducing and circulating the advertisement. However, I did issue a rather striking printed circular which briefly described the character of my experience and supposed qualifications. This circular did not disclose my name, but instead gave my post-office box address. I do not remember the wording of the circular except that it started in this way: "Ninety-nine others in addition to yourself will receive this. That admission and this printed page are a purposeful challenge of the conventions." There followed an explanation of the reasons for adopting this method. As I recall it, the circular was not a job-seeking communication. I believe it merely asked for permission to write more fully.

I sent out one hundred of these printed

circulars. Each envelope was marked for "The President" of the company, and the word "personal" was written on the front of the envelope and also across the back at the place where the envelope was sealed. I received forty-seven answers. One was sarcastic and anonymous—post-marked Thirty-seven were merely Philadelphia. polite acknowledgments. Nine were the kind of answers I sought. I corresponded with these nine concerns and had interviews with the officials of several of them. Finally I had the opportunity to decide between three large companies. I made a decision and took a job with one of them. In time I became an officer of that company. It is the largest of its kind in the world and enjoys the top rating of the mercantile credit guides. I have an income that exceeds what I once regarded as sufficient, and yet is somewhat below my present Nevertheless, I am measurably contented. Since my first job I have never been jobless for a minute, and I hope that I

shall never have to go job-hunting again. But if I do, I shall know how to proceed. Although I may have to get another job sometime, I never expect to have a chance to "accept a position."

What I have told you covers about twenty years of job-getting and job-holding, during which I have grown middle-aged without growing very wise. I have not learned much, but I have learned that the young man who is most likely to deserve a job is the young man who goes after it with the greatest degree of intelligence and persistence. The man, young or old, who doesn't seek a job intelligently isn't likely to fill it intelligently.

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HANDLING MEN

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CHAPTER V

HANDLING MEN

Success brings with it inevitably a responsibility for the acts of others. Inability to discharge that responsibility has wrecked many a promising career.

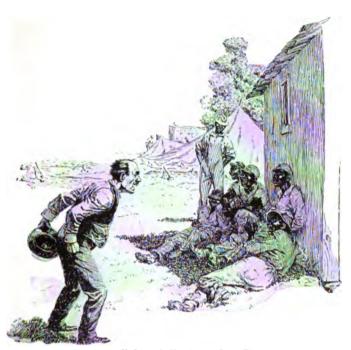
You have all watched a circus tent go up. The man-driving power of a boss canvas man is often cited as an example of managerial efficiency, yet I have seen a crowd of black razorbacks lie down in the shade and laugh at one of the most celebrated boss canvas men who ever walked on to a circus lot. The white razorbacks had struck a few days before, and the circus filled their places with Mississippi River deck hands. These same black deck hands, under the supervision of a steamboat mate, would have sprung to their tasks with cheerful alacrity, but they scorned the authority of a circus boss.

The boss canvas man had controlled the white razorbacks because they knew his reputation and the traditions of the circus 156

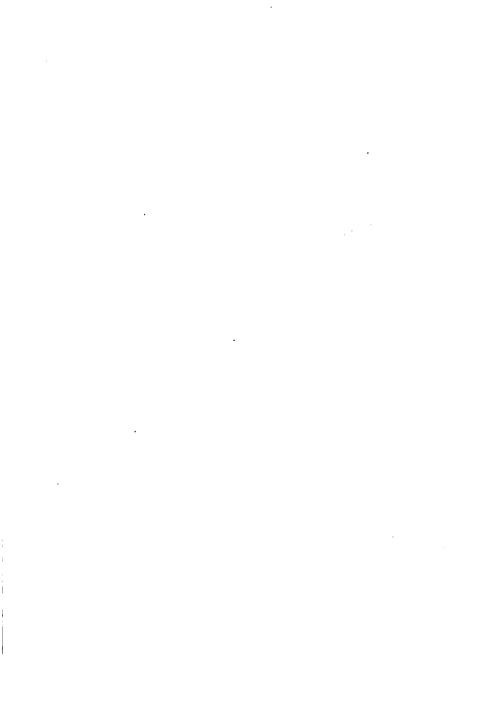
business. The black deck hands, knowing neither, were amused and not at all awed by his unfamiliar brand of invective. Isolated by their color from the other attachés of the circus, they had not learned the law of the circus lot. They did not know it was dangerous for a razorback to disobev and laugh at a boss canvas man. To those black stevedores he seemed merely an untidy and fussy little man who was impotently profane. Possibly they were right. Perhaps it was not his ability as a boss, but only his effrontery and the traditions of his office that had sustained his authority in the past over the white-skinned roustabouts. If he ever regained control over those black men, it was with a tent stake. I have often wondered what he did. Was he a real boss, or wasn't he?

A common fault in a boss is his conceited opinion that his subordinates revere him personally, when, as a matter of fact, it is only his job that commands their reverence.

Your ability to handle men effectively de-



TO THOSE BLACK STEVEDORES HE SEEMED A FUSSY, IMPOTENTLY PROFANE LITTLE MAN



pends considerably on the power with which you are invested. If you are the agent of another, your ability as a man manager rests not a little on the scope of your authority and the esteem in which you are believed to be held by your principal. If you are your own boss, the control which you exercise over your employés depends in part on their estimate of your ability and disposition to reward or punish them.

Bosses often proceed on the theory that their employés are loyal to them. Don't ask men to be loyal to you. Ask them to be loyal to themselves. If they are loyal to themselves, they will strive to perform their tasks in a creditable manner for the sake of the advancement it may bring them, and they will be obedient to you if you are able to make them believe that you can direct their careers toward the accomplishment of their ambitions. Now and then you will attach an occasional man to you by the more or less tenuous bond of friendship or admiration for yourself, but you should re-

member that the friendship of most men has its limitations and that admiration, to burn a steady flame, must be fed constantly with the fuel of successful achievement. People, particularly employés, do not long admire you for what you have done. To possess their continued admiration you must continue to do things.

"Can you handle men?" is a question I never ask of anyone. If I wanted that information, I should be more inclined to ask: "Can you handle yourself?"

When my nerves were right and before the cowardice of approaching middle age had attacked me, I could walk up unflinchingly to a strange and unfriendly dog and pat him on the head with impunity. I could win the confidence of a dog because I had confidence in myself. Nowadays strange dogs for the most part either run from me or attempt to bite me. I have largely lost my ability to control myself in their presence. Either I fatuously say: "Nice dog-

gie," or, threateningly command: "Get out, you vicious brute."

There is an adage, I believe, to the effect that dogs fathom human character and that it is well to beware of the man who is disliked by dogs. The value of a dog's estimate of human honesty is discredited somewhat by the average dog's readiness to be stolen by any capable dog thief. I do not value a dog's judgment of a man's integrity, but I think there is a useful analogy between a dog's attitude toward a four-flushing stranger and an employé's opinion of a four-flushing boss. The dog either holds aloof or tries to bite. He doesn't wag his tail and extend his confidence.

Men who work for a four-flusher will soon discover his shortcomings and commence to ask themselves: "How long can he last?"

When that question takes shape in their minds, those who are not trying to get the boss's job or help some one else do so, are very likely to lose interest in their work and perform it in a perfunctory way. Their tendency is to reason somewhat in this manner: "The boss can't make a success of this proposition, and accordingly there is no chance for us to gain advancement or increased salaries on the strength of the general results obtained. Furthermore, it is useless to try to attract the boss's favorable attention to any of us as individuals, because he is too busy trying to cover up his own deficiencies and keep his own job. He won't do anything for us. His whole idea is to protect himself."

Scarcely any boss is fully competent to fill his position. The better the boss the more clearly he realizes his own shortcomings. The good boss has the courage to say to a subordinate: "Here's something that I don't understand and may never have time to learn. I assume you understand it. If you tell me you do, I'll believe you and hold you responsible. I can't do it right myself, but when you get through I'll be able to tell whether you have. You are on

the pay roll because you can do things that I can't. If this is a thing you can do, here is a spot where you have a chance to distinguish yourself. But don't say you can do it if you are not sure. In that case you would better wait for something else. Remember I am not proposing merely to give you some work to do. It is more than that. I am asking you for a definite and successful result. How about it?"

The inadequately trained boss can earn the confidence of his subordinates if he is honest with them. If he places on them definite responsibilities for things that they understand better than he does and offers them appropriate rewards for the accomplishment of successful results, they will be inclined to take an optimistic and enthusiastic view of the situation, since each of them is likely to have considerable confidence in his own capabilities.

Naturally the new manager runs the risk of being imposed upon by his men. So far as I know there is but one remedy for that. He must make an example of the first man who attempts it.

Down South there is a falsetto-voiced white man of my acquaintance who is considered one of the best negro gang bosses in his State. He is almost apologetic when he utters a command to his dusky workmen. Frequently he asks advice from some of them before he gives them orders. His attitude is the antithesis of our popular conception of a negro gang boss. I have heard him talk to a crowd of darkies in tones he might have used with children at a Sabbath-school picnic, and I have seen them, good negroes and bad negroes, move as if they had received an electric shock.

This mild-mannered man, according to the awed statements of a communicative negro workman, once "killed a culluhed man wif a wagon stake."

"Yes, suh, Mr. Blank is a mighty fine man; give you medicine when you sick, take care of you good and never cuss out nobody for nothin', but any time you don't do right he sure gwine to get you; yes, suh; sure is."

I wonder if this negro didn't pretty well sum up the most important qualifications of a successful boss?

There is nothing more essential to the successful bossing of men than that the boss be absolutely sincere in all of his relations with them. In my early days as a canvassing salesman, my relations with a strange dog in a farmer's dooryard were marked by an earnest desire to placate him, but a resolute determination to kick him behind the ear if he declined to be placated. I was sincere in my friendly attitude, but no less sincere in my intention to kick him accurately and forcefully if his conduct justified it. As a result I never had to kick, and many a surprised—and perhaps slightly disappointed - farmer has said to me: I never see Tige act so "Well, I swan! friendly to a stranger before."

I hope no one will misconstrue my attempted analogies between men and dogs. I don't think men and dogs should be handled in the same way. I merely think that, inasmuch as we humans are just a finer kind of animal than dogs, it is quite possible that our instinctive attitude toward those who seek to impose their wills upon us may be slightly like the attitude of a normal dog in similar circumstances.

It pays to be honest and sincere with everyone, and particularly it pays to be honest and sincere with men who work for you. If you must tell untruths, never tell them to an employé. If you must pretend to be something that you are not, never make such pretensions to your employés.

One of the crookedest and most foolish things that business executives do is to attempt to hire men cheaply by misrepresenting the prospects for promotion and increased pay.

The employer should regard an employé's services as the latter's capital and be as conscientious in disabusing his mind of unwarranted hopes as an honest banker is careful to prevent his client from getting

an inflated idea of the probable return on an investment.

In a big business organization men should always be worth more than they are paid. Merit is grudgingly recognized, and when recognized is seldom rewarded instantly. The forces that shape the destinies of men in a large business move slowly and sometimes inaccurately. Good men are frequently overlooked for a long time. Meanwhile perhaps less worthy men have obtained recognition. It is discouraging to the man who has been overlooked, and if, at the time of his employment, he was falsely informed that meritorious work was certain to earn prompt advancement he is likely to become very much disheartened.

If you were going to teach a man to play golf or billiards, you would not tell him that the games are as easy as they look. Instead of telling him how quickly he can learn, you would dwell upon the length of time required to make a consistently good golf or billiard player.

Business is a harder game than golf or billiards. When you employ a man, it is only fair to him and it is decidedly to your own advantage to impress him with the fact that he is entering a hard-fought game where only exceptional merit wins exceptional prizes, and that endurance as well as skill must be displayed before a worth-while prize will be awarded.

A boss may withhold praise for an employé's achievements, but he should never attempt to appropriate to himself the merit of such achievements. I know a man who is a born leader of men, except for one thing. He has a peculiar form of vanity which causes him invariably to use the pronoun I when speaking of the work accomplished by his department. The change of a single word would make him a big man. If he could bring himself to say "we did it" instead of "I did it," I believe the efficiency of his department would be greatly increased. As matters now stand, the attitude of his subordinates is in effect: "The

boss takes all the credit; what's the use of straining ourselves?" This man is too good a disciplinarian not to get good work from his men, but he doesn't get the kind of work that is inspired by hopeful ambition.

Each employé has his own particular brand of temperament, and the good boss should recognize that fact in dealing with his employés. If an employé's temperament makes him too difficult, he should be dismissed, but so long as he remains it should be respected. Your employés or subordinates are your partners and they are entitled to such consideration. Censure should be mixed with praise where possible, and censure that is not so blended should be followed by praise at the first justified opportunity. Crushing criticism is responsible for about as much inefficiency as late hours.

It has been my observation that good men dislike to be patronized. It seems not to occur to some bosses that many of their subordinates may be of a finer clay than themselves. There are few bosses who can successfully maintain the pose of benevolent overlords. I believe that one reason why Western business houses are on the average more efficient than their Eastern competitors is to be discovered in the more democratic spirit that exists in Western business organizations.

As you travel westward along the highways of industry, you find fewer and fewer big enterprises that have been under the complete control of one family long enough to engender in its members the belief that Providence has granted them the vassalage of all their employés, and that the wages or salaries which they pay are a sort of large-handed benevolence which is not sufficiently appreciated by either their employés or the public at large.

The employé, other than a servant, who is trying to please you is not usually a very satisfactory employé. His subservience of his own ideas to his conception of what

will please you generally results in an unintelligent and unprogressive way of doing his work. I like to have men strive for results that will please me rather than for opportunities to please me. I have patience with the man who deliberately disobeys instructions when he reasonably believes such disobedience to be in the interests of the business, but I have no patience with the man who does a thing unintelligently and then says: "I thought that was the way you wanted it handled."

The boss who does not encourage his subordinates to disagree with his views is a poor sort of boss and is not getting out of his men the best that there is in them.

When formulating his policies he should seek and heed their advice. It is only when he has reached a final decision that he should require his subordinates to submerge their own opinions.

How much has the boss a right and how much is it his duty to supervise the habits of his men? What sort of example does he himself owe them?

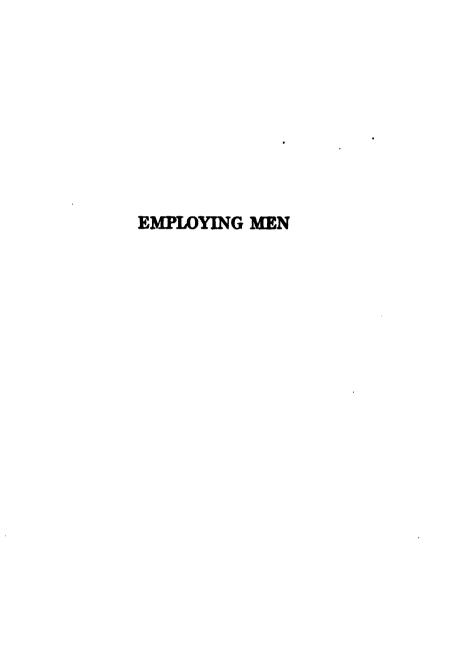
The kind of man I like as an employé is generally too highly strung to tolerate any form of dictation in regard to his private life, but happily his ambition and his interest in his work are usually sufficient to safeguard him against extensive dissipation of his energies. I have no code of morals for employés except that my men must be too intelligent and too ambitious to permit me to feel the slightest concern about their morals. I have never discharged a man of bad habits because of his habits, but I have dismissed such men because of their lack of serious ambition.

The boss who ostentatiously attempts to provide by his own individual conduct a good example to his employés runs two grave risks. They may think him a milk-sop, or they may conclude that he is a dissembler. Neither conclusion is helpful to him. I think a boss should establish the reputation of being honest and decent, but

I don't think he should pretend to be more than an average sort of human being—even though he is decidedly above the average. The finest tribute I ever heard paid to a boss by an employé was this: "The old boy is there, and he's on the level all the time." As the boss in this case was under forty, the phrase "old boy" signified the esteem that a man feels for a man's man. I should like to know that some day some subordinate of mine will say of me: "The old boy is there, and he's on the level all the time."

I have never pretended to be very successful in handling men. In fact, I don't think I handle men at all. I simply make the rules of a business game for them to play, referee the game and decide who are the winners. I demand nothing of them except that they observe the rules laid down for the game and that they play it skilfully and hard.





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CHAPTER VI

EMPLOYING MEN

It may be a long time before the young man of twenty-one will have occasion to employ men, but twenty-one is not too early to begin to formulate standards and methods of judgment. Furthermore, an intelligent consideration of this subject will very possibly aid a young man in selling his own services.

Ar intervals I am introduced to the type of man who clasps my hand with exaggerated firmness and gazes penetratingly into my eyes. When that happens I know I have met a "good judge of men."

What defects of character and morals they have discovered in me I can well imagine, since I loathe a hard handshake and abhor being stared at or, I should say, into, as the "good judge of men" stares into you rather than at you.

I seldom know what a "good judge of men" thinks of me, but I'll guarantee to fool him if he makes up his mind too quickly.

I am not a good judge of men. Once I

was installing a sales system for a small manufacturer. He had about twenty office employés. The first day I picked his bookkeeper as the best man in his office. A few days later the bookkeeper stole the pay roll money and became a fugitive. That pretty nearly lets me out as a judge of men, doesn't it?

Honesty has always seemed to me more of a mental quality than a moral trait. Sometimes vou hear it said of a clever crook: "How much more he could make if he stayed straight!" Inasmuch as the average wages of crookedness over a term of years are pretty small, it may be true that a good crook could make more money if he engaged in some honest pursuit: but I have never known a crook who, in my opinion, could have taken as high rank among business men as he had attained among grafters. Crooks are not right mentally. That is what makes them crooks. They are not fully equipped with brains. They may be abnormally astute in some respects, but, so

far as my experience goes, there are few who are not deficient in particulars that would preclude them from achieving noteworthy success in legitimate business. "Catch him off his own lay, and a wise guy is always a sucker," is the consensus of opinion among the wise guys themselves.

I do not imagine myself a criminologist, as might be supposed from the foregoing, but it is my belief that one needs to know something of bad men before he can deal intelligently with good men. Speaking in a broad sense, a bad man is simply a good man with a wrong brain, and a good man may turn out to be a bad man most surprisingly and unexpectedly. From my knowledge of men I have gained a more tolerant attitude toward so-called bad men, and perhaps I have lost some of my illusions in regard to supposedly good men.

I have had a very limited experience in hiring factory men, and, for that matter, not such an extraordinarily wide experience in the employment of any kind of men: but since my connection with business has been mainly with its sales and financial sides, what I do know about hiring men relates chiefly to the employment of office men and salesmen.

It is the brains of men that interests me: the existence of brains, their balance, and the kind of mental energy that drives them. Mental laziness makes a jitney 'bus of a 90-horsepower brain. I am always looking for symptoms of mental laziness. It is much more common than physical laziness.

When we want a salesman or sales executive we prepare a long and complicated "Help Wanted" advertisement describing just what qualifications the man should possess and specifying among other requirements that all replies must be typewritten.

I know that many employers like to judge an applicant by the character of his handwriting, but that can come later, and a threefold object is served by requiring typewritten letters. They can be read more rapidly, which is important, as all are inspected by one of my assistants, and a large percentage are read by another and myself. In the second place, a man shows a degree of enterprise and seriousness of purpose when he hires a public stenographer or picks out his letter on a type-writer with his own unskilful fingers. Thirdly, the requirement is a test in a limited sense, since the man who fails to observe from the advertisement that his letter should be typewritten, or, though observing the request, ignores it, is either too careless or too intractable to be considered.

Our advertisements require the applicant to describe both his education and business experience chronologically, give his age, and state the lowest salary he will accept. All of this is intentionally set forth in a somewhat involved manner, as a mild test of the applicant's perspicacity. If his mentality requires a greater lucidity than we employ in our advertisement, his brain equipment is too limited for our purpose.

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We advertise in several daily papers, using exclusively the higher-class papers. The advertisements are, of course, anonymous. We usually receive several hundred replies. An assistant throws into his wastebasket all pen-written letters which do not give in the first paragraph a satisfactory explanation of the applicant's failure to send us a typewritten application. He consigns to a similar fate all typewritten communications which are not substantially responsive to our advertisement. No doubt we thus throw away the applications of numerous capable men, but we are looking for men who will do what we tell them after they are hired, and if they won't take the pains to do so when they are trying to get a position with us, they are likely to be at least equally indifferent to our wishes after they are employed.

The applications which survive this preliminary inspection are classified by the simple expedient of making two piles of them, one labelled good and the other poor. These two piles are passed on to the sales manager, who reads each letter carefully. When he comes across a letter in the good pile which he thinks should be put in the poor pile, he transfers it.

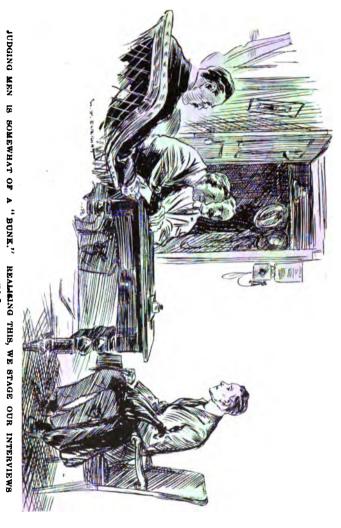
Then the letters come to me, and when I am through reading them my wastebasket is usually full. I preserve all that I consider worth a preliminary investigation.

Naturally, without advertising, we receive from time to time applications from men who have written or called on us in the hope that we might have an opening for them. We go over such applications and combine the best of them with the best answers to our advertisement. This may produce a list of as many as thirty men. We engage a room at a New York hotel and invite them all to meet us there—at tenminute intervals. Each man is informed of the exact hour and minute we expect him. A ten-minute interview is sufficient for our purpose, as we merely desire to get rapid impressions and make equally rapid com-

parisons. We attach so much importance to this method of comparing men that, even in the case of an applicant who has called on us at our offices and made a favorable impression, we exact a further interview with him under the same conditions imposed upon the men we have not previously seen.

Judging men, like the third degree, is somewhat of a "bunk." Realizing this, we stage our interviews very carefully. A table is placed with a chair so set for the applicant that he must always have the light pitilessly upon him. Three of us sit on the opposite side of the table—out of the light.

One by one the men are shown in by a hotel attaché. Enters an applicant. He struts or sidles in, according to his temperament. He blusters or conciliates, according to his habit. When he has made himself known, we say: "Oh, yes, Mr. Blank; sit down, and let us tell you what we have in mind."



VERY CAREFULL?

K. A.

One of us then describes quite minutely the kind of position we have to offer. This practice is opposed to the traditions of man hiring. I believe it is held by most authorities that the prospective employer should avoid any such description of a position as will enable the applicant to fit his own description of himself to the requirements of such position. Personally, I am usually seeking the sort of man who is alert enough to enable him to do this very thing. I do not fear his deception. Our subsequent painstaking investigation will reveal the pertinent facts about his past, and our future contact with him before employment is likely to disclose any temperamental unfitness for the work we have in mind.

When we have thus described the position, we say: "Now go ahead and tell us briefly about yourself." The applicant tells his story. Usually it is a closely knit and well-rounded one, but only occasionally does an applicant's story strike a responsive chord in the breast—or brain—of any

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of us. As indicated previously, there are always three of us. If a responsive chord is struck, the one who first feels its vibration stops the applicant with a question. The first question by one electrifies the rest, and then the questions come thick and fast.

They are designed to constitute a sort of psychological test. In addition to the points covered by the test questions are certain other things we want to know about a man if he appears worthy of consideration. Seemingly inconsequential, but in our minds of importance, are such questions as these:

"What is your hobby?" "What magazines do you read regularly?" "What plays have you seen within the past year?" "What are some of the books you have read during the past three months?" "Do you go to the opera; if so, how often and what are your favorite operas?"

Silly questions they sound, do they not? But they are not silly in our opinion.

We don't want a man who has no hobby

except golf or tennis and who reads only the daily newspapers and the fiction magazines.

The man who recognizes business as a science, who reads the commercial papers and business magazines, and who dabbles in psychology with a view to utilizing it in business, gains an advantage in our eyes over the man who has a less ambitious conception of the requirements for a successful business career. In particular we are impressed by a man who has persisted to the conclusion of a correspondence course in some important branch of business training. We don't greatly value what he learned, but we do value the state of mind which induced him to complete the course.

Too frequently the recent college graduate regards his degree as a document which should pay dividends. He is often inclined to believe that he is employed because of his college-gained knowledge, and that his willingness to employ that knowledge, when asked, in shaping the business policies of

his employer, excuses a somewhat indifferent performance of the routine work to which his employer may have assigned him. Accordingly we will not employ a recent college graduate unless he agrees to the following principles: First, the knowledge he gained at college is not to be counted as an asset when we employ him. Second, the only possible value of his college education from our standpoint is that it may prove to have taught him how to think and coordinate thought with action. Third, the value of his education will be judged solely by the manner in which he accomplishes the tasks to which he is assigned: not by the manner in which he might perform different and possibly more congenial work.

But let us get back to the hotel and our interviews. If our first impression of a man is distinctly favorable, we hand him an application blank, which we request him to take away with him, fill out in his own handwriting, and mail to us.

This application asks a good many im-

pertinent questions. We have borrowed all of the questions propounded by bonding companies to applicants for fidelity bonds, and added a few questions that are original with us. It is a form of application that will usually frighten away a man whose habits and past record are not good. About one in five of those who receive the application blanks omits to fill out the blank and mail it to us. At least an equal percentage of those who fill out the application blanks do so in such a careless or unintelligent or obviously insincere manner that they thus automatically eliminate themselves from consideration.

Usually we get five or six application forms that have been filled out to our satisfaction. We read these applications carefully and comparatively. Since we make no notes at our interviews we must rely entirely on our memories when subsequently we read through the formal applications that are sent us. If we are unable to recall clearly the appearance and personality of

an applicant as we read his application, we throw it out on the ground that our favorable impression was not deep enough to justify us in giving the applicant further consideration. To provide this test of our impressions is the reason why we make no notes at our interviews and instead rely solely on our memories.

The applicants who survive all of these preliminary ordeals are invited to come and lunch with us: one at a time, of course. We like to study a man at table. We don't care so much about his table manners, but we like to see how he will act and how he will talk when he is at least partially disarmed by our hospitality.

It is my observation that while an applicant for a position is frequently ill at ease, he is nevertheless usually able, during his first interview, to create the best impression of which he is at any time capable, provided you make due allowance for the embarrassment which a reasonably modest man must necessarily feel in talking about himself.

On the occasion of his first interview the applicant is on mental dress parade. He has rehearsed the scene, and, while he may forget some of his lines, nevertheless there is a unity of thought in his remarks which is easily capable of misleading you as to his mental caliber.

Thus it is that we like to meet a man several times before we hire him. We want to talk to him when he is not on dress parade. If he has decided that he is practically sure of a position with us, so much the better. In fact, that is the best test of all. Thinking he has caught his car, will he sink comfortably into his seat or will he remain tense and alert?

A year or so ago I received from a young man the most favorable impression that I had ever gained of any prospective employé on first sight. I saw in him visions of a man who might some day sit at my own desk. Yet a week later he proved at a luncheon interview to be merely a lump of human clay. He had the brain, but he was men-

tally lazy. He made his supreme effort at our first interview, and, satisfied that he had attained his object, then subsided into his customary torpid mental state. He had read and studied, but with no definite purpose nor with any adequate comprehension.

A prophet is never without honor save in his own country, and justly so. The more you know of most men the less you esteem their ability. In hiring men it is important to get to know them as intimately as possible before you hire them. A dinner and an evening at the theatre with a prospective employé are sometimes well worth while if no other method serves to penetrate the innermost recesses of his thoughts and inclinations.

Properly to look into a man's past is a laborious task. All of his life from boyhood must be accounted for in such a way that it can be and is fully investigated. The dates of his employment as stated by him should coincide exactly with the dates reported by his former employers. Any discrepancy should be satisfactorily explained and pondered upon to determine whether it was due to carelessness or an intent to cover up something. If the latter is suspected, naturally the man is excluded forthwith from further consideration. If the discrepancy is due to carelessness, the degree is an important consideration, as carelessness of certain sorts is a pronounced phase of incompetence.

The inquiry form which we send to references and previous employers contains, among others, this important question: "Will you give us the names and addresses of several other persons who know the individual about whom we are inquiring?" This question serves a double purpose. First, a reference or previous employer, who does not know the names of other people who know the applicant, cannot have possessed a very intimate personal acquaintance with him, and the statements of such reference must be interpreted accordingly. Second, aside from a

man's previous employers, the best quarter in which to pursue your investigations of him is among men who know him, but whose names he has not given you. Ordinarily an applicant will not give as a reference a person who is likely to speak ill of him. Furthermore, a man whose name has been given as a reference is likely to be advised of that fact by the applicant, and not unnaturally feels that it would be a betrayal of confidence to speak unfavorably.

Accordingly the acquaintance who has not been prepared as a reference is usually a more satisfactory source of information than the man whose name has been given by the applicant.

Whatever success I have had in picking men I attribute largely to a consciousness of my inability to judge men. Therefore, I proceed deliberately and perhaps somewhat suspiciously, with the result that most unfit applicants virtually eliminate themselves before I am called upon to make a final decision.

As will be readily apparent to the reader, my system of selecting men is ridiculously simple, even though somewhat slow. Its essentials are: To eliminate all who do not make a good first impression; of the remainder to eliminate those who do not susstain the first good impression on further acquaintance; then patiently to investigate the few remaining and finally select the man who, from all the evidence, seems best suited to our needs.

Naturally I have my own pet prejudices. I do not like a man who is unduly susceptible to the fair sex. It is my observation that women—good and bad, wives and mistresses—have caused more embezzlements and neglect of business than horse races and cards combined.

I will take a man who has gambled if he quit because gambling is foolish—and not because it is morally wrong. I will take a man who drinks moderately, provided he drinks only beer or light wines and shows no outward signs of overindulgence in

those beverages, but I prefer a teetotaler.

I prefer nervous, high-strung men. I'd rather run the risk of a man breaking down than of his loafing on the job. I like quick thinkers and quick movers, provided they show the habit of self-repression.

I have certain standards in respect of a man's head, ears, and eyes, and am prejudiced against a man who does not at least equal those standards.

In other words, while I have an inexorable system for the selection of men and very little confidence in my own snap judgment of a man, nevertheless I am influenced to an extent by my instincts and prejudices, which fact makes me only a space or so removed from the man who really believes that he is "a good judge of men."

THE DISHONESTY OF HONEST MEN



CHAPTER VII

THE DISHONESTY OF HONEST MEN

The sophistries by which business men seek to justify their departures from the straight and narrow path of business rectitude should be rejected by the ambitious young man, if on no higher moral ground than because "Honesty is the Best Policy."

My first compromise with the stricter principles of honesty occurred when I was nine years old. Overhanging a hedge along the country road, which I travelled back and forth between my home and the district school, stood a magnificent butternut tree. As the butternuts ripened, a portion of them fell into the road. I was very fond of butternuts, and one evening I filled my dinner bucket from these roadside windfalls. It was a six-furlong trudge from the butternut tree to my house. I made the distance in record time with mind intent on a feast of butternuts before I began the hateful tasks allotted to me as my share of the evening "chores."

Surreptitiously I obtained a flat iron and

the household tack hammer and was about to begin operations when my mother discovered me and accusingly demanded that I account for my possession of the nuts. Confident of the validity of my title I explained in truthful detail just how and where I had gathered them. You can imagine my outraged feelings when my mother insisted, not that I return the butternuts to the place where I had picked them up, but that I deliver them personally to Mrs. Brown, the old lady who owned the tree. Furthermore, I was to confess that I had stolen them and to express my contrition in terms of abject self-abasement.

Vainly I contended for the legal principle that nuts which fall upon the public highway thereby become a form of treasure trove. Also I urged that Mrs. Brown being practically toothless, could in no event have derived any benefit from these nuts and probably attached no value to them.

I had final recourse to tears, but they

THE DISHONESTY OF HONEST MEN



were of no avail, and sobbingly I set forth upon my visit of restitution. Mrs. Brown was a sour-visaged old lady who lived directly across the road from the schoolhouse and possessed the uncharitable opinions about small boys that are usually entertained by people who live near a public school. To hand her a bucketful of butternuts, confess their theft and offer a suitable apology was no small ordeal. As I plodded along I tried to compose the apology. Principally I desired it to be brief-so brief that I could recite it and get away before Mrs. Brown had time to ask me who broke her window with a sling shot that morning at recess time and who had stoned her cat the day before.

I did not hurry, and the closer I got to Mrs. Brown's house the less I hurried. At length I reached the scene of my crime and sat down beneath the butternut tree for a final consideration of my dilemma. I had some weighty decisions to make. Did I dare to disobey my mother and confess my

disobedience? I decided that I did not. Did I dare to tell her that I had obeyed her when I had not? I found that I was afraid to lie to her. Seemingly I had no alternative except to deliver the nuts to Mrs. Brown and resign myself to a sort of vicarious atonement, in the form of a scolding. for the misdeeds of all the boys in the neighborhood. Convinced that this was my only course, I arose and forced my unwilling feet toward her front gate. Then I had a happy thought. By imitating the barking and growling of a truculent dog I had once been able to incite Mrs. Brown's dog to violent manifestations of fury, although, since he was nearly as toothless as his mistress, his belligerency was not formidable. If I could entice him to the fence and arouse his antagonism again. would I not have a valid excuse for not entering the yard? The plan was worth trying. I whistled. Then I barked an excited falsetto bark. The dog did not appear. I barked again. After a time he peered around the corner of the wood shed. I growled. He wagged his tail in a way that seemed to say as plainly as words, "You fooled me once, but you can't do it again. Let's be friends." Having delivered this conciliatory message he disappeared behind the wood shed.

Mrs. Brown came to the door and looked out. I slipped behind a tree. Her appearance impressed me that she was not in a good humor. Impulsively I emptied the butternuts through the fence, and muttered under my breath in tones not audible five feet away: "Mrs. Brown, I took these butternuts. I didn't know they belonged to you. Here they are. I'm sorry I took them. Good bye." Then I ran down the road in the gathering dusk as fast as my legs would carry me.

At home I reported the matter somewhat in this way: "When I got to the gate that old dog of Mrs. Brown's came out and stood by the wood shed—and so I didn't go in. I just left the nuts by the gate. I said

just what you told me to say to Mrs. Brown and she didn't say anything at all—maybe she didn't hear all I said. I guess maybe she's getting deaf."

Happily for me, the more pressing matters of an unfilled wood box and an empty water bucket were looming large in my mother's mind when I reached home and her questions about Mrs. Brown and the dog were entirely perfunctory. However, Margaret McLean, our Scotch maid of all work, looked at me narrowly and smiled in a rather nasty way. I was at pains to be very nice to Margaret for several days.

I wonder if I have related this story in vain. It seems to me to illustrate a kind of crookedness which is quite common in modern business, yet rests so lightly on the conscience of the average business man that he is scarcely aware of its existence in his own business practices.

I felt that I had a right to take the butternuts. My mother was far from convincing me otherwise. Holding such views, it was inevitable that I should regard as unjust her mandate that I return the nuts, and when she added the distressing condition that I make an apology which involved a close range conversation with the unfriendly Mrs. Brown, it was not surprising that my mind sought a means of avoiding, at least the most distasteful feature of my mother's decree.

I am afraid my conduct revealed a lack of that rugged honesty which, according to the memoirs of most great men, was manifested by them at a very early age. However, we are not talking about men as they were in their youth, but as we find them when we engage in business transactions with them.

A law is enacted which affects a given business. From the standpoint of the men engaged in that business it may contain features as impracticable, unnecessary and undesirable as I considered my mother's command that I apologize to Mrs. Brown. My mother did not understand my rela-

tions with Mrs. Brown, and lawmakers seldom have a sympathetic understanding of the businesses which are affected by their legislation.

Several years ago a well known man was talking to me about a law which he regarded as unwise and unjust in so far as it prevented him from doing what he had been doing in his business for the past twenty years and wished to keep on doing for another twenty years.

"Are you going to attempt to evade the law?" I inquired.

"No," he replid, "I shan't try to evade the law, but I shall avoid it if I can."

Avoid, that is the word. I did not evade my mother's instructions. I merely avoided them. The avoidance of laws and regulations for the conduct of business is not an uncommon practice among business men, and within certain limitations is not regarded by them as a practice which involves moral turpitude.

Without laws there could be no lawless-

ness, and it naturally follows that the more laws we have the more lawlessness we have. There are few business men who do not occasionally break some sort of law. Sometimes they are law breakers without knowing it, and sometimes they deliberately break—or "avoid"—a law because they consider it unjust or foolish.

The attitude of the average law abiding owner of a motor car toward speed and traffic regulations is very similar to the attitude of the average law abiding business man toward laws that touch upon the conduct of his business. The motorist. after a wary look over his shoulder, ignores the sign which warns him to slow down to eight miles per hour while passing through Hamletsville. He regards the eight mile speed limit as a foolish regulation. Very probably the same motorist would patiently wait while a street car discharged its passengers and the latter reached the sidewalk. In such a situation he might be willing to do even more than the law requires, because he knows from experience that people who have just alighted from a street car frequently behave in a bewildered manner and move in unexpected directions.

This motorist, if he is an honest business man, will behave in a very similar way in his business. If he operates a grocery store and the law limits the abutting sidewalk space on which he is permitted to display his wares, he is perhaps inclined to crowd over the boundary line of this allotted space. Possibly he finds it necessary to confer an honorarium upon the patrolman. He does these things and yet is able to don his black clay worsted on Sunday morning, and, sitting before all creation in his front pew at morning service. listen with equanimity and approval to a stirring denunciation of law-breakers and corrupters of public servants. The sermon doesn't get under his skin at all, for the simple reason that he thinks it refers to people who break sensible laws. The next morning he is likely enough to contract for an overhanging sign which will violate the ordinance that was passed in 1889 after the big wind blew the Painless Dental Company's trade-mark onto the mayor's gouty foot.

On the other hand, he probably wouldn't think of disobeying a law which prohibited him from using short weight scales or putting sand in his sugar. He is an honest law-abiding citizen, but he is inclined to decide for himself what laws it is his duty to obey and what ones he is justified in disregarding.

Taxation is one of the champion goat getters among business men. Where is the man who likes to work hard for his money (every man thinks he works hard) and then see it scattered to the four winds by a lot of politicians to whom he wouldn't give employment, even though they were willing to work for nothing? I have known but one man who paid high taxes willingly.

He was a dealer in real estate acreage and got his property assessed as high as he could, in addition to mortgaging it to an accomplice for more than it was worth. Seemingly corroborated by the assessed valuation of the property for taxation as well as by the amount of the supposed mortgage loan against it, he was sometimes able to deceive an unwary investor concerning the value of one of his acreage tracts.

How does the tax dodger still his conscience? Ordinarily he makes no attempt to do so, and for the very simple reason that his conscience doesn't have to be stilled. It lets out not so much as a single faint peep. On the contrary, his conscience approves when he succeeds in dodging a few taxes.

The big business man—and in a less degree the small business man—feels that he is an institution in his community. He multiplies his employés by four and thus computes the number of human beings who are dependent upon him for support. If

his bank balance is in a healthy condition he feels a glow of benevolence when he considers the gross amount of his pay roll. In his mind, it assumes almost the form of a weekly donation to society. "Here am I," he says to himself, "steering this business of mine through the rapids and shallows of commerce. The risk is all mine. The responsibility for success is all mine. I could go out of business tomorrow and have enough money to live on comfortably, but if I went out of business what would become of the people who are dependent on me for their daily bread? I am at the office when I might be on the golf course. I am hazarding my money to expand this business when I might have it all invested in gilt-edged bonds. Why am I doing it? I'm doing it largely for the sake of my employés and the community at large. That's the principal reason why I'm doing it." He believes himself when he talks to himself in this way, and there is frequently a good deal of truth in what he says.

Therefore, is it to be wondered at that he is a trifle restive when new forms of taxation are saddled upon him? He confers confidentially with himself at such times and is likely to evolve a catechism somewhat like this:

Ques.-Who makes the laws?

Ans.—A lot of lawyers.

Ques.—What kind of lawyers?

Ana.—Mostly cheap lawyers, because nowadays the good ones don't usually go into politics.

Ques.—After they are elected, what is their principal object in life?

Ans.—To get reëlected.

Ques.-How do they go about it to get reëlected?

Ans.—Spend money uselessly to please the rabble and then tax the class which has the most money and the amallest number of votes.

Remember, if you please, that the foregoing are not my words or my thoughts, but they are the thoughts of a great many substantial business men who, more or less justly, conceive themselves to be pillars of their respective communities. Perhaps the added tax which a particular business man is required to pay has been made necessary by tariff legislation that has reduced his profits. Or possibly it is a local tax to raise

money to accomplish something that is prejudicial to his interests. In any event, he feels certain that a large percentage of the money which he pays as taxes will be frittered away. It is well to consider all of these things and try to get a sympathetic understanding of the tax dodger's point of view before we condemn him unreservedly. He deserves to be condemned, of course, but is he always so great a crook as he seems when he happens to be exposed in an unsuccessful attempt at tax dodging?

Several years ago I was drawn into a discussion of honesty with a country banker. He delivered rather a prosy discourse on honesty and avowed the conviction that all successful men are strictly honest. He enlarged upon his conception of honesty until it had included and established standards for nearly every phase of business activity except the banking business. Some perverse imp within me prompted these questions at the conclusion of his unctious summing up of his views:

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"Is it honest for a National Bank to lend a favored borrower more money than the banking law permits? Is it honest to make usurious loans? Is it honest for bank officials to use their bank as a cat's-paw to pull their own private chestnuts out of the fire, so long as they stop short of actual embezzlement? Is it honest for a banker to ——"

The banker flushed angrily. "You don't understand the banking business," he interrupted. "It would be useless for me to discuss such matters with you."

It makes a difference whose ox is gored, doesn't it? I can prescribe for you a code of business morals with the fullest assurance, but when you attempt to do the same for me I take refuge in the statement that you don't understand my business.

There is a daily newspaper in New York which is doing an excellent work in exposing fraudulent advertisers. Recently they excluded from their columns the advertisements of a large department store

whom they charged with the use of misleading advertisements. As this action cost the newspaper the loss of thousands of dollars in advertising there can be little doubt of its courage and sincerity. From time to time this newspaper runs an interesting column in which it exposes and condemns the practices of merchants whom it considers dishonest and commends the policies of those whose methods it approves. In a recent issue there appeared at the top of such a column the following letter:

I had an argument with a friend last night in regard to newspapers which gave a guarantee on anything advertised in their columns. To finish the argument I bet him that you were the only newspaper that did that; he said there were others. A little later he came around with a copy of The Globe, which says they do not "knowingly" accept any fake advertisements.

Kindly let me know whether or not advertisements in such a medium may be taken at their advertised value.

FRED ANTIOCO.

The editor of the column made this comment:

When the word "knowingly" creeps in, effectiveness flies out of the guarantee. Guarantees like this have the same relation to a real guarantee that a sieve has to a dishpan—they may both be shaped the same, but one of them doesn't hold water very well.

At the bottom of the same column was printed another letter which brought into question an editorial policy of the *Globe* that is common to many New York newspapers. This was the letter:

The enclosed is taken from last night's Globe:

"Jacob Doetz, of 65 Cooper Square, fell today from a scaffold at the seventh floor of a Broadway store at Thirty-third Street, his body striking Herman Dolsin, a negro, of 250 West 133d Street. Doetz was killed, and Dolsin was badly bruised about the shoulders."

I cannot understand why newspapers which boast of their accuracy always fail to mention the name of the store at which an accident or an arrest is made. Is it possible that the news columns are so controlled by the advertisers that a newspaper is afraid to mention that an accident, such as narrated in the enclosed, for which no one was to blame, occurred at the store of an advertiser?

The Globe is not the only paper which covers its news in this manner, and the frequent recurrence of such items has caused me much wonderment. Can you explain them?

IRWIN KURTZ.

In this case the editorial comment was as follows:

Though we may assure our correspondent that there is no sinister influence at work in such instances, nevertheless The Ad-Visor feels that this practice is a more or less unconscious heritage of the days when newspapers generally were willing to be controlled. The failure to

mention names now is purely an editorial courtesy. It is like omitting the room number when a suicide occurs in a hotel. Many people shun the scene of a tragedy, and that's no fault of the people who own the scene.

At the top of the column we find an unequivocal disagreement with the Globe's advertising policy because the Globe merely guarantees that it does not "knowingly" accept fake advertisements. At the bottom of the column we encounter a rather labored defense of the Globe's editorial policy in suppressing the names of large advertisers when unpleasant things occur within their stores.

In one instance the newspaper in question was a step in advance of the Globe and didn't hesitate to assume a holier than thou attitude. In the other case, having apparently the same policy of "editorial courtesy" as the Globe, it made a somewhat befuddled reply to Mr. Kurtz's inquiry. However, the fact that it published his letter at all indicates that the paper has a clear conscience. I have no quarrel with this policy of "editorial courtesy"; in fact,

I commend it. I compare these two passages solely to illustrate the very common human trait of condemning any questionable practices which we don't engage in, while finding some sort of justification for those in which we do engage.

Speaking in a general sense, life is a complex compromise of ideals and principles. The man who holds steadfastly to his ideals and principles, without deviating a hair's breadth from them, is likely to land first in a bankruptcy court and then in a madhouse. To be wholly consistent one must be wholly logical, and to be wholly logical brings one to a pass where, if he is not in fact mad, his conduct makes him seem to be.

A great many people mistake their prejudices for principles, and it is a singular thing that the world is frequently more indulgent of a man's prejudices than of his principles.

Business honesty has been built up layer by layer. There was once a time when a business man's probity was measured chiefly by his observance of his promises. In those days, to say of a man: "If he gives you his word, it's as good as his bond," was practically to call him an honest man. Within my time I have heard it said of a certain prominent business man. in terms of approbation. "John will skin you if he gets a chance, but you can rely on his doing whatever he promises to do." I found, from observation, that while John might do whatever he promised to do, there was considerable difficulty in getting him to promise to do anything that would be of benefit to anyone except himself. He rarely made a promise unless the thing he promised was of materially less value than the consideration for his promise.

Virtually a school of business strategy was developed around the phrase: "If he gives you his word, it's as good as his bond." It became a sort of business game to see how much one could seem to be in readiness to promise, yet how little one finally did promise. The law recognized

this game by its doctrine that a man who was trying to sell something to another had a right to tell a reasonable amount of lies, provided he didn't make them too strong—in other words, didn't go far enough to shape his lies into promises.

I remember that I once bought a pony which, in the course of the negotiations, the dealer told me he was willing to warrant to be not over seven years old, absolutely sound, free from disease and fearless of all objects. The pony was at least fifteen vears old, although its teeth had been "bishoped" and probably no one could have told just how old it was. It had a bad splint which impinged upon a tendon, and it was as thick winded as a switch engine. However, the animal was obviously gentle and I had hunted vainly for several hours to get a cheap and gentle pony for the little daughter of a friend of mine. Therefore I bought this pony and asked the dealer to incorporate his warranty in the bill of sale. With a flourish he penned the

words, "Guaranteed to be fearless of all objects," and handed me the document. "How about the rest of it?" I inquired. "What's that?" he countered in surprised and somewhat injured tones.

"I mean your representations that the pony is seven years old, absolutely sound and free from disease."

"Oh, that," he remarked airily. "Why you know all that. You looked in her mouth and you felt her legs. There ain't no use in writing all that down. The only thing you don't know is whether she's plumb gentle and so I wrote that in the bill of sale. You can see for yourself that you're getting a mighty cheap pony. I really ought to charge you for the halter, but I won't. I'll buy a little drink, too. What d'ye say?"

The foregoing incident epitomizes a kind of salesmanship, which, if not general, was at least quite common twenty years ago, and was by no means confined to horse dealers. Even that horny handed son of

toil, the farmer, was not above such amiable deceits, as is shown by the experience of a friend of mine who bought a farm in Vermont with the idea of converting it into a summer home. During the first summer which he spent on this farm he conceived the idea of purchasing a cow and having his own supply of fresh milk. He was directed to a farmer who had a cow for sale. The cow was not of prepossessing appearance, but the candor of her owner dispelled all doubts from my friend's mind.

"I'll tell you, mister," the farmer said.
"I ain't going to say a thing about this cow that ain't so. Take her or leave her, just as you please, but you can bet your boots I won't misrepresent her to you. This is what I say, and this is all I will say: She ain't much of a looker, but by gorry, I'll guarantee her to be all cow. You take her along with you for forty dollars, and if she ain't just what I say she is, you bring her back and I'll return your money just as cheerfully as I take it."

Impressed by this whole-souled declaration, my friend bought the cow and led her home through the twilight.

I forgot to say that the sale was negotiated after sundown, didn't I? Well, never mind-the denouement will indicate that quite clearly. Next morning, in the glare of day, my friend discovered that the cow was blind in one eye and seemed to be going blind in the other. However, his confidence in the farmer was unshaken. Hadn't the latter told him to bring the cow back if she was not exactly as represented at the time of sale? He took her back. The old rustic listened attentively to my friend's complaint, and then remarked with a judicial air, "Blind in one eye and going blind in the other, is she? Well you know, mister, I warned you that she wasn't much of a looker."

Gradually reform set in, and as I see it, there were two principal causes for the reform. The first was a new attitude on the part of the courts towards unconscionable

contracts. Nine times out of ten a judge can decide a case any way he wants to decide it, just as an expounder of the scriptures can prove almost anything he wants to prove by Biblical quotation. Therefore, when a judge wanted to find a loophole in the carefully spun web of a business spider he usually didn't experience much difficulty in doing so. It frequently happened in litigation that the party on the long end of a too sharply driven bargain was a "foreign corporation" with no votes in the judge's district, while the chap on the short end was a local man with a lot of blood cousins and lodge brothers. In days past there may have been an occasional big corporation which carried a few judges around in its watch pocket, but for the most part, then, as now, the bigger the corporation the bigger its handicap in a lawsuit with one of the "common pepul." preme courts are supposed to correct the errors of law that are made by lower courts and sometimes they do, but more often they perpetuate whatever errors of law were made there, if by so doing they think they are thwarting an attempted injustice. In this manner the highest courts, little by little, read into our laws so many equitable interpretations that it finally became very difficult to cheat a litigious man even though he had signed a carefully worded agreement in which he expressly agreed to be cheated.

About the same time that the courts commenced to throw difficulties in the way of the shrewd man who invoked their aid to help him over-reach a less shrewd man, certain shrewd business men were discovering that they had lost patronage by being too shrewd. This awakening is the second and more important cause of the reform that has occurred in business ethics in the past twenty years.

A great Chicago dry goods store had adopted the now famous policy: "The customer is always right." They were imposed upon by some of their customers, but

they found that the policy paid. Indeed, it paid so well that before long other stores were adopting it, and today I believe it is no exaggeration to say that three-fourths of the big stores in this country resolve all doubts in favor of their customers and waive all technicalities in the adjustment of any ordinary complaints or disagree-The modern individual shop is ments. more enticing and usually more efficient than the department store, but a great many small shopkeepers haven't yet learned that "the customer is always right," and accordingly they continue to quarrel with and lose a certain percentage of their patrons every year. When a small shopkeeper wakes up and adopts the rule that all of his customers must be satisfied before he is satisfied, what shall we call it? Shall we say he has grown more honest, or shall we say he has become a better business man?

Several months ago a Chicago department store sold to a friend of mine a water color. purporting to be from the brush of a well known German painter. The salesman said to my friend: "We bought this for an original. If an original it is worth \$800. Some time ago it was sold by us to a gentleman in Wisconsin for that sum. A friend of his pronounced it a copy and we returned the purchase money. The man who bought the picture for us is no longer in this country. The dealer from whom it was purchased is out of business. artist to whom the work is attributed has dropped out of sight—perhaps he is in Germany—at least we have been unable to get in touch with him. Experts who have examined the picture disagree as to whether it is an original or a copy. Therefore the store has decided to sell the painting as a well executed copy. The price is \$100. We charge nothing for the possibility that it is the original."

My friend bought the water color solely because he liked it. He thought the salesman's story merely a fanciful bit of sales talk and wondered a little that the recital of such a cock-and-bull story was permitted in this particular store. Therefore you can imagine his surprise when the artist in question bobbed up in Chicago art circles last week, after a couple of years in Brazil or some such place, and grudgingly pronounced the picture to be his original work.

This sounds like a rather improbable story, but it was told to me this very day over a luncheon table at Delmonico's by a Chicago business man, whose word I am fully justified in accepting without the slightest question.

The department store took its loss grace-fully and apparently was more pleased at being able to vindicate itself before its Wisconsin patron than chagrined at having sold an \$800 painting for \$100. I wonder what the crooked rug and antique dealers will think of such merchandising. Stupid, yes, but heroically honest, and I dare say the incident will result in considerable word-of-mouth advertising for the store.

There is, and I suppose always will be, a small percentage of business men who are instinctively dishonest and cannot be made to see an adequate reward in business honesty. They are like the merchant in Nashville, Tennessee, of whom another merchant said to me: "He's so crooked that he'd a heap rather sneak up on his breakfast than sit down in front of it."

The instinctively dishonest man, if he is gifted with sufficient imagination and daring, becomes a "get rich quick" promoter, a confidence man, a bank robber, or something else that is more or less picturesque, but if he is unimaginative and cowardly, and too lazy to do manual labor, he tries to become a crooked business man. I think I have never encountered an inherently dishonest business man whose craftiness was not exceeded by his stupidity.

Then there are the weaklings of business who feel that competition forces them to resort to shady practices. I believe that most of the dishonesty in business today results from busines incompetency. The tradesman who attempts to deceive the public usually does so because he is not a good enough merchandiser to hold his own by honest methods with competent merchants. Fake bargains, lying advertisements and other threadbare business tricks are more often the pitiful attempts of an incompetent tradesman to measure strides with capable merchandisers than the result of inherent dishonesty. However, I am not, and don't believe you are, much interested in the man who thinks that he can't be both honest and successful. My interest is in the man who is trying to play the business game straight. Against what tendencies must he be on his guard if he is to preserve an unsullied reputation for fair dealing? Too much of a compromise with one's principles; too great a sacrifice of one's ideals; too much of an ambition to outwit the other fellow; too much of a disposition to put one's individual rights above the rights of society—those are tendencies which an aggressive business man is likely to find that he must bridle with a Spanish bit if he is always to keep them within the bounds of strictly upright business methods.

To misrepresent, to break one's promises and to be dishonest in any of the more palpable ways are business sins which a really good business man never commits, so why discuss them here?

Every year it gets easier to be honest and harder to be crooked. I believe that conditions have changed a good deal since Diogenes' time, although perhaps we haven't yet developed the kind of man Diogenes sought.

I wonder what Diogenes would think of the lawyer who said to me the other day: "It's been a long time since any contract drawn by me has been the subject of a lawsuit."

"How is that?" I inquired. "Do you always hamstring the other fellow so effectually that no other lawyer will take his case?"

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"No, just the opposite of that," he replied. "I have adopted the rule that I won't draw an unfair contract. Any contract which I write must be fair to the other fellow as well as to my client. I believe that I have saved my clients a great many thousands of dollars since I adopted this rule. In the long run there is no benefit to them in attempting to take undue advantage of the other fellow."

I believe Diogenes would have approved of this lawyer. What do you think?

THE AMATEUR AD. WRITER



CHAPTER VIII

THE AMATEUR AD. WRITER

Nearly every young man who achieves any degree of success in the business world will some day have occasion to pass judgment on advertising, if not actually to write advertisements.

ONE day last summer, while rambling through the shaded streets of a suburban village, I observed in the dooryard of a neat, green-shuttered cottage this sign:—

Fresh Eggs for Sale,

The announcement impressed me that the people who dwelt within were forehanded and frugal, but it did not make me want an omelet for my luncheon.

A little farther down the street I came across another sign:—

Genuine Leghorn Eggs. Laid Fresh Daily.

It was less neatly lettered than the first sign, and the premises on which it was displayed had decidedly an unkempt appearance. Nevertheless, if I had possessed any convenient means of carrying eggs I should have bought a dozen or so of those genuine Leghorn eggs, laid fresh daily.

I am not enough of an egg expert to know whether Leghorn eggs possess special excellence, but I doubt it and, as for the eggs being laid fresh daily, I am quite sure the sign did not amount to a warranty that all of the eggs offered for sale were laid on the date of purchase. Probably the "Genuine Leghorn Eggs, Laid Fresh Daily" were no better than the "Fresh Eggs for Sale," but they made a greater appeal to my imagination and I conceive that the man who composed the sign "Genuine Leghorn Eggs, Laid Fresh Daily" was a better advertising man than the matter-of-fact person who put up the bald announcement "Fresh Eggs for Sale."

The lesson that is to be drawn from a comparison of these two egg signs is perfectly obvious, which shows how extremely simple are the fundamental principles of advertising. On the other hand, the correct application of the fundamental principles of advertising to his own advertising is something that does not happen more than once in the lifetime of the average advertiser. Therefore we must conclude that it is easier to discover the principles of advertising than to apply them.

I have been on the marketing end of business for a good many years, and I have not yet been able to get as good advertising as the egg sign "Genuine Leghorn Eggs. Laid Fresh Daily." However, I live in hopes.

Advertising is an anarchical sort of science, since each exponent of the science has an unlimited freedom of individual opinion and a practically unrestricted freedom of individual action. Except as he must conform to the censorship of the better magazines and newspapers—or to the opinions and policies of his principal, if he is acting for another—an advertising man is a law unto himself and may at will ig-

nore the laws that other advertising men have sought to establish.

Until about ten years ago chewing tobaccos and chewing gums were advertised in much the same way. The uncompromising mandates, "Chew Apex Plug" or "Chew Black's Bermuda Gum" greeted one on all sides. Illustration, display, type and arrangement of the text might vary. but there was relatively little variation in the wording of the text. Apparently it was the consensus of expert advertising opinion that constant reiteration of the name of the brand, in connection with the expressive, if not over-elegant verb "chew," would bring the results which the advertiser sought. No doubt this kind of advertising did in fact get appreciable results, since much of it appeared in various forms over a period of many years. But there finally dawned a new era in chewing gum advertising.

One day I was riding in an interurban car from Elyria, Ohio, to Lorain, Ohio.

Chancing to look up from my newspaper towards the roof of the car, my eyes encountered the most horrible thing in the shape of an advertisement that I had ever seen. It was a street car card which advertised a new brand of chewing gum. The basic color scheme of the card was red and green. At first I ascribed its horrific appearance to bad printing or inferior paper, but a further examination revealed that no printer could possibly have made that particular card look like anything but an amateurish botch. As I now recollect, the card was decorated with some alleged mint leaves, which strongly resembled tobacco leaves, and was illustrated with the pictures of two unpleasant looking and strangely shaped children. In addition to this so called "art work" there was a picture of the package and an exaggerated picture of the trade-mark. Wedged in wherever it would go was printed some rather unconvincing copy about the juice of mint leaves; also something was said in regard to the trade-mark and the importance of looking for it before one surrendered one's nickel. The card in its entirety was merely a shocking muddled mess of red and green print and pictures. It was positively revolting to an advertising man.

I felt convinced at the time, and am still convinced, that there never was produced a technically worse advertisement than this particular street car card. Possibly I have not described the card with absolute accuracy, but I am sure that I have not done it injustice. On the contrary, I feel that I have fallen far short of making you understand how terribly bad it was.

The next day in a Cleveland street car I saw a similar card, and a few days later another grimaced at me from a Boston trolley. Then companion cards began to appear. There was a series of them. Each card of the series was more monstrous than its predecessors and marked a corresponding growth in my commiseration for the man who was paying the bills. Looking for

these terrible chewing-gum street car cards became an obsession of mine. I looked for them hopefully, yet was irritated when I found them. It was like fingering a sore tooth.

Several weeks passed by and with their passage I developed each week a larger spleen against this particular chewing gum. Then one day I said to myself, "I wonder what that confounded stuff is like. I believe I'll buy a package." Shamefaced and furtive I sidled into a cigar store and, with attempted nonchalance, remarked to the clerk, "Give me a package of that new gum—whatever you call it."

Dexterously he fished it out of a glass bowl and scooped in my five cents.

"You been readin' their ads, too, I guess. Everybody's calling for it."

Now what do you make of that? Do you remember the Cherry Sisters, one time vaudeville entertainers? An epigrammatic critic once said of them, "They're so bad, they're good." I think it was that way

with this chewing-gum advertising. It was so thoroughly bad that it was more than ordinarily good. The cards stood out. They were offensive. They worried youand they finally got you. This advertising got me and I am informed that it got millions of others. Probably that particular kind of advertising would not have worked so well if the advertised article had sold for more than a nickel or a dime. In fact. I am quite sure that those street car cards could not have sold me a five dollar razor or a hundred dollar watch. However, they were not meant to do that. They were merely meant to induce me to sample a new brand of gum. I did. And ever since, when I have eaten onions or drunk a cocktail. I buy that brand for its deodorizing effect and its pungent flavor. Today there is probably not a store in America, in which chewing gum is sold, that does not carry this brand.

The gum in question is still advertised at intervals, but with somewhat less distinction than formerly. The recent advertising is sometimes rather horrible, but not horrible enough to be really noteworthy. They still, on occasion, employ weird anatomy and jarring color combinations, but their contemporary advertising lacks the fascinating naïveté of their earlier work. However, to give him due credit, it must be conceded that this manufacturer, at last accounts, was continuing in a measure to flout the conventions of advertising and gaining thereby a certain conspicuous quality for his advertisements.

To defy the conventions of advertising is in some respects like ignoring the conventions of dress. Undoubtedly if I were to go to my business in a yellow plush overcoat and a crimson top hat, I should be able to attract from strangers a great deal of attention to myself. The value of this attention would depend on the character of my business. If I were a street peddler of a proprietary corn cure the attention would be valuable to me. On the other

hand, if I happened to be engaged in the sale of investment bonds it is obvious that I would be handicapped by so extraordinary a costume.

It is rather perplexing to decide what can and what cannot be advertised successfully by the use of fantastic copy. subject is an important one, too, as the attempts of inexperienced advertisers to develop original ideas frequently produce the most fantastic results. Recently a very earnest young man came to me with a bundle of sketches under his arm. He stated that mysticism was the motif of his work and that he proposed by a series of pictures of a group of genii, which he had roughly drawn, to tell the public symbolically what he felt we were failing to tell by the use of plain English. His idea could perhaps have been adapted to a soap or cleaning powder, but was totally unsuited to the exploitation of a superfine musical instrument. However, I was unable to convince him of that fact and he departed with the

threat that he would sell his sketches to a competitor. He conceded that his suggested advertisements were fantastic, but denied that this characteristic in any way restricted the use that could be made of them.

Speaking in a general way, and with certain reservations in respect of mail order and agricultural advertising, I believe it is quite true to say that grotesque, slangy or humorous advertising is not likely to achieve the greatest possible degree of success unless the article thus advertised is something which sells for a nickel or a dime. Even among articles which sell at that price there are distinctions to be drawn. For example, there is the distinction to be made between smoking tobacco and chewing tobacco.

In recent years a brand of smoking tobacco has been popularized by slangy copy. The author of these advertisements does not confine himself to slang expressions that are in general use. He coins expressions 244

of his own, and his use of familiar words and phrases is frequently far-fetched and somewhat inapt. In reading these tobacco advertisements I am reminded of the largely meaningless oratory of a well known side show ballyho man. This man can fill a tent more quickly than almost any other barker in the business, although what he says is just an incoherent rigmarole of words, which, if reduced to writing, would read like the mouthings of a genial but hopeless lunatic. He doesn't expect to be taken seriously and he isn't taken seriously -but nevertheless he keeps the ticket sellers busy. Except for an engaging smile, he hasn't a pleasing personality, and he says he doesn't depend on his personality "This is my dope," he explains. at all. "The people come to the 'lot' to be amused and spend their money. They're ready to cough up a dime for your show if you just jolly with 'em a little. They're going to spend that dime somewhere, so why not with you? Trouble with a lot of 'talkers' on the front of 'kid shows' is that they think the people don't want to spend their money and that a 'talker' has got to put up a big argument to pry 'em loose from their thin dimes. I just keep everybody in a good humor and that's all there is to it.''

I don't know the man who writes the "Prince Whozis" smoking tobacco advertising, but I should not be greatly surprised to learn that his philosophy is a good deal like that of my ballyho friend. Every pipe smoker has a dime to spend every so often for smoking tobacco. Keep him in a good humor and there is no reason why he won't try "Prince Whozis" some day.

Could a new brand of chewing tobacco be popularized by the methods that have been used in promoting the sale of "Prince Whozis" smoking tobacco? While it may be quite good manners to slap the public on the back and tell it to fill up its "jimmy pipe" with "Prince Whozis," I doubt if tobacco "eaters" would take kindly to an invitation to "sink their teeth into a plug of Dry Monopole." Tobacco chewers appear to have a rather serious viewpoint in respect of their habit, and I don't believe that slangy or humorous copy would appeal to them. Suppose you pick out two or three "chewers" among your acquaintances and decide what their attitude would probably be.

If all right to use fantastic copy in advertising a smoking tobacco, but all wrong to use that kind of copy in advertising a chewing tobacco, it becomes very apparent that a great deal of discretion is required to determine what articles can and what cannot be popularized by fantastic advertising.

While ordinarily it is only low priced articles that have been successfully sold by fantastic copy, there are some notable exceptions. For example, there used to be a man in Nebraska who imported draft stallions and sold them to farmers for stud duty. These stallions were priced at from \$1000 to \$3000, according to their size and

conformation. This man advertised quite extensively in the live stock and agricultural papers. Invariably he referred to the animals as "peaches-and-cream stallions" and his advertisements abounded with similarly misapplied expressions. His advertising sounded foolish, but it got results.

Then there was the Iowa mail order manure spreader man who, with his foot upon the hub of a manure spreader wheel, harangued the farmers from the pages of every agricultural paper. This man's name was William, but the advertisements always referred to him as Bill, and I must say that Bill became quite a well known character among the farmers. His advertising seemed grotesque, but it hit the mark at which it was aimed.

However, no matter how many exceptions to the rule can be found in mail order advertising campaigns—or elsewhere—it is usually a pretty good idea to be dignified in your advertising and to avoid oddity.

I wonder if I can make clear what I

mean. No one is a greater admirer than I of distinctive advertisements—advertisements that stand out and compel attention, but the strained attempt at distinction or novelty which results merely in oddity is to my mind a confession of the advertiser's lack of skill—or experience.

Most amateurs make too hard work of preparing an advertisement. Not long ago. in our search for advertising ideas, we offered prizes to our employés for the best ideas submitted. Several hundred sketches were turned in. One man won both the first and the second prizes solely because he was the only contestant whose advertisements were understandable at a glance. Most of the others had laid out elaborate pictures of objects that were not inherently related to our product, and that made necessary a careful reading of the text to establish the intended connection. young man drew a dawning sun which was supposed to typify the dawn of a new age in music as a result of our development of a new and superior kind of musical instrument. Another had sketched an imposing arch, each stone of which typified some feature of our new product. Still another had drawn a gigantic diamond from which scintillated expressions commendatory and descriptive of our instrument. Needless to say, numerous acrostics, both prose and verse, were submitted. I wonder if there was ever an advertising man who did not in his callow days write at least one advertising acrostic.

I have only one idea about advertising which I am sure is correct. The thing I am sure about in connection with advertising is that all honest advertising is good, although some kinds are better than others. Now and then one hears of an advertising campaign which failed because the copy wasn't right or because it wasn't placed in the right magazines and newspapers. Personally I don't believe that any honest advertising campaign ever really failed if it was given half a chance. There is prac-

tically no advertising that is as good as it might be, but on the other hand, I have never seen any honest advertising so bad that it was incapable of getting results if continued long enough and properly interlocked with the right sales distribution and the right sales promotion work.

Patience and persistency are two qualities which an advertiser should possess. Without them he is likely to quit at a time when a great success would have crowned his efforts if he had continued just a little longer.

We Americans are not a patient race. Our conception of what should happen is too often based on our understanding of what has happened in exceptional cases. We are prone to look upon advertising as a magic wand that should produce miracles. Because a lucky advertising Moses now and then thumps his rod against the rock of public indifference and instantly brings forth a gushing stream of orders, we feel that something similar should happen to

us when we advertise, and we are inclined

to get peeved if it doesn't.

Take trade-marks and slogans as an illustration. Somebody stumbles onto a happy phrase or a graphic picture and adopts it as a trade-mark. It happens to hit the bull's-eye of the public's composite intelligence and a hundred thousand dollars, spent in the magazines, make the trademark worth a million. Then a hundred other manufacturers get busy and try to inventepigrammatic trade-marks or slogans for their products. Perhaps they offer prizes to the public in the genuine hope that a good suggestion may be uncovered. At any rate they try in some way to get hold of a clever idea. That is the trouble. They try to get something clever. They rack their brains to produce it. They try to force the desired meaning into an alliterative phrase. Finally they get a combination of words which, to their harassed minds and distorted eyes, seems to be the solution of their probem. They think it will be understood and remembered by the public and accordingly they commence to advertise it. Ninety-nine times out of a hundred a trade-mark which is produced in this way fails to "get over" with the public inside of the time allotted by its authors. As a consequence advertising is blamed for another so-called failure and there is another man who says that advertising is all right for some lines, but not for his.

If all the money that is spent in trying to establish silly trade names, sillier trademarks and still sillier slogans was spent on common sense copy and common sense illustrations, there would be fewer advertising campaigns that fail. Nevertheless, the most puerile trade-mark can be impressed firmly and favorably on the public's mind if you advertise it long enough. The chief reason why trade-marks are seldom advertised for a long enough time to give them a real value is because their owners overrate them and become disgruntled when their

pet phrases do not instantly become household words.

In my opinion advertising should be either common sense or inspirational. It shouldn't be a painfully forced attempt at cleverness.

Some years ago a New England firearms manufacturer devised a firing pin guard which was intended to prevent the accidental discharge of revolvers. The device was embodied in a revolver which he marketed with some success: finally he died and his sons resorted to magazine advertising to increase the sale of his invention. Careful consideration was given to the problem of expressing briefly yet convincingly the fact that this revolver could be dropped on the pavement, hammered against a brick wall or subjected to any conceivable rough usage without the slightest danger. This firearm simply would not go off unless the trigger was pulled. That was all there was to it. The facts were plain, easily proved. and seemingly capable of the most graphic

presentation in an advertisement. Of course they had to have a slogan. What should it be? Naturally it must be brief, preferably not over three words. The advertising experts joined and unjoined various words and finally evolved the phrase "Accidental Discharge Impossible." That sounded pretty well, but it didn't seem quite strong enough, so, as I recollect, they added, for good measure, the word "absolutely."

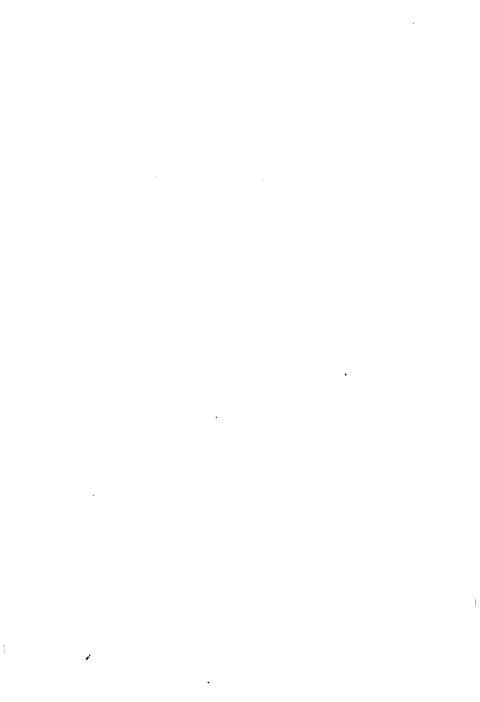
"Accidental Discharge Absolutely Impossible" seemed a rather neat way of summing up their case, but for some reason it didn't get over very strongly with the public. One day one of the brothers was in New York and decided to try another advertising agent. He summoned an advertising man to his New York office and asked the man this question, "What's wrong with our advertising?"

The advertising man answered instantly, "Nothing is wrong with it except that it isn't true."

"Isn't true! I'll show you whether it's



"WHY, HAMMER THE HAMMER, OF COURSE"



true!" the firearms manufacturer shouted as he threw a loaded revolver against the side of a steel safe. The weapon made a dent in the safe, but did not go off. Still the advertising man remained incredulous.

Then the manufacturer held the revolver barrel against his knee and repeatedly struck the hammer of the revolver with a heavy hatchet. The advertising man turned pale and wiped his forehead, but he was convinced.

- "Why don't you say that?" he stammered.
 - "Say what?"
- "Why, hammer the hammer, of course." Thus originated one of the greatest trademarks of recent years. I can't imagine this phrase being laboriously thought out at a copy writer's desk; can you! It almost had to be inspirational, don't you think so!

Within the past year I have been concerned in the development of a trade-mark which is already worth a large sum of money. For months my associates and I

had been searching for a phrase which would differentiate a certain new sound reproducing instrument from all other phonographic devices. Dozens of words and phrases had been submitted. new one seemed more stupid than those which previously had been considered and discarded. One day at a luncheon of department heads—a day when I felt particularly out of sorts with myself and everybody else—I bitterly observed to my companions: "We're a fine lot of boobs. Here we have an instrument which gives literally a laboratory re-creation of music and we can't think of a name to describe what it does." I stopped with my mouth open. "The Laboratory Re-creation of Music": wasn't that just what we wanted? I had never heard the phrase before and used it then half unconsciously, in an irrational effort to find words sufficiently out of the ordinary to put proper emphasis on my irritation—a good deal as a profane man invents unusual curses in moments of exceptional emotion.

Just what did re-creation mean? Was it a secular word? We sent for a dictionary and found that re-creation means precisely what we wanted it to mean.

We immediately began to use the phrase, "The Laboratory Re-creation of Music," but it was not long before a newspaper man, in writing of our instrument, brought forth the more graceful expression—"Music's Re-creation." In this way, virtually by accident one might say, we developed a trademark which, in the expert opinion of an editor of the *Dry Goods Economist*, has impressed itself upon the public's mind in a shorter space of time than any other trademark on record.

I wonder if I can say to the amateur ad writer anything that will be of greater value to him than this: Don't try to force cleverness out of your brain into advertisements which skeptical people and more or less stupid people, and entirely unsympathetic people are going to read. Instead, write good, plain common sense. Write

sincerely and scrutinize your copy carefully to see that there is no ambiguity which could possibly give a suspicious reader an excuse for expecting the concealment of some unfavorable fact. I know of a magazine campaign which I believe is going to fail because it is disingenuous. I know of another which is palpably failing and several others that have failed for the same reason. An honest advertising campaign will never wholly fail, but dishonest ones nearly always do.

Perhaps you say, "Why do you advise against disingenuous advertising and at the same time commend the egg sign, Genuine Leghorn Eggs. Laid Fresh Daily" Wasn't that egg sign a misleading advertisement!"

If you asked me that question and I could answer it intelligently, I think we should be learning the most important lesson there is to learn about advertising. Unfortunately, however, I don't know the answer.

The sign was capable of being misunder-

stood, but so is the Bible—else why so many disagreements as to its proper interpretation? The author of the sign may have meant it to be misleading, but I prefer to think that he did not. At least I believe he kept well within the bounds of truth. Very probably his hens were genuine Leghorn hens and no doubt they had a laying schedule which produced some fresh eggs every day.

I think that the worst we can say of this egg-selling suburbanite is that he put his best foot forward when he lettered the sign. By inference he invested Leghorn eggs with a special desirability when he announced that he had genuine Leghorn eggs for sale. Also he removed one's fears of getting stale eggs by stating in effect that his hens were giving him a daily supply of fresh eggs. In short, he told the exact truth, yet succeeded in enveloping his eggs with an atmosphere of distinction that appealed to the imagination and turned one's thoughts back to youthful egg-gathering expeditions in

which still warm eggs were extracted perilously from well-hidden hay-mow nests, while outraged hens cackled their startled and indignant protests.

I liked the egg sign because of its power to fire the imagination and incite a desire for the particular eggs which it advertised. When an advertisement has those qualities and is still strictly truthful I think it is a good advertisement. I am waiting to have someone write for me as good an advertisement as that egg sign.

A good many amateur ad men are writing newspaper copy for retail stores. I believe that every amateur who writes retail advertising should subscribe to a New York daily newspaper and study John Wanamaker's advertising. I don't know who does the best magazine advertising, but I do know that John Wanamaker does the best retail advertising I have ever seen. The war news palls upon me, but Wanamaker's advertisements never do. They are interesting, enticing and instructive, and they im-

press one always with a profound conviction of their sincerity.

Wanamaker's is a big New York department store, but the smallest village shop-keeper can study Wanamaker's advertisements with the certainty of profiting by such study. In my opinion they constitute the best text-book on retail advertising that has ever been written. When a man has learned to make the truth as beguiling as it is made every day in Mr. Wanamaker's advertisements, he is no longer an amateur ad. writer.

If you take my advice and study the Wanamaker advertising you will see how human and kindly it is, how oblivious of competition its authors seemingly are and how they appear to have written at least a part of each advertisement expressly for you. They give you the impression that they esteem your intelligence and taste. They put their emphasis on values and on service rather than on bargain prices, and gracefully convey to you the thought that your own powers of discernment will enable you instantly to appreciate the desirability of the articles they offer.

After you have studied a Wanamaker advertisement, compare it with the advertisements of the other New York department stores. Consider it in comparison with the bargain price exhortations of Greeley Square, or the austere announcements of the exclusive Fifth Avenue shops, and then decide which of the three styles of advertising you would like to see your competitor adopt.

Were I writing advertisements for your store, I think I should study the methods of my best girl, if I happened to be lucky enough to have one. A young man's best girl's methods are a valuable commentary on the art of innocent beguilement. However great her natural charms may be, she always adds to them, in your estimate of her, by her interest in you, her appreciation of you, and her sympathy with you.

Now and then you meet a regular corker

of a girl—"a perfect 36"—starry-eyed—the possessor of a rosebud mouth, "a skin you love to touch"—and all the other attributes that qualify a young female for Ziegfield's chorus. Every once in a while you meet a girl like that, who doesn't get over with her public—the boys. Why? "Oh, well, she's got too sharp a tongue—or she expects everybody to fall for her—or she takes no interest in anybody but herself—or, oh, well, she isn't a good fellow, that's all."

The girl who got you was a good fellow, wasn't she? At least she had to make you think she was a good fellow, didn't she? It's like that in advertising. To get over with your public you must be a good fellow with them. You must be interested in them, you must appreciate them and you must sympathize with them. You must do all of these things without seeming to patronize them. Your best girl knows how to do it in your individual case. You should learn how to impress the public as your best girl impresses you.

Your best girl knows what interests you and she plans her campaign accordingly. If she happens to be a modern young Venus she might capture your fancy without attempting to intrigue your interest in other ways, but no matter how comely she is, the results will be both quicker and surer if she studies you and tries to make herself what the decent world calls a good fellow.

The advertising man who is honest and sincere and expresses gracefully a sympathetic understanding of the public's trend of thought is pretty sure to get results.

Good looks help an advertisement as much as they help a girl, but neither can get by on looks alone. In addition to good looks, a girl should have grace, sincerity, sympathy, and that kind of honesty which literally "goes without saying." If every amateur ad writer will make his advertisements as good as his wife or his best girl, he will not long remain an amateur. Suppose you put that in your "jimmy pipe" and smoke it for a while.

WRITING A BUSINESS LETTER



CHAPTER IX

WRITING A BUSINESS LETTER.

Every young man should be able to write a good business letter. His inability to do so indicates a mental sloth, which augurs no very brilliant future for him.

"He writes a good letter." That is more frequently said of a man who doesn't than of the occasional man who does. Lately a friend asked me to compose for him a circular letter which would promote the sale of a certain article of merchandise. Fifteen years ago I should have undertaken the task with confidence. To-day I hesitate.

In some lines of endeavor experience makes one uncertain. I have had considerable experience in letter-writing, yet I can never tell in advance whether a letter is good or bad. Its effect on the recipient is the only test—and that is not always easily gauged.

Sending a letter through the post is a little like sending a race horse to the post. The more one knows about letter-writing

and race horses the less confident one is that either will do what is expected.

I know a very successful letter-writer who habitually says "between you and I" and "you've got to do something for we people." He splits infinitives as a matter of principle, and says: "I kindly ask you do this." His letters are long and rambling and his replies to your letters are seldom responsive. Yet his written communications get results. The matters "between you and I" are kept confidential. The things he wants done for "we people" are usually done, and the favors that he "kindly asks" are for the most part granted.

There used to be a man—perhaps still is—who teaches people how to write letters. He wrote several circular letters offering to teach me how. Since his letters didn't move me to part with the necessary tuition fee, possibly you will say that he wasn't competent to teach the art of letter-writing. I hardly think that is fair to him. The

fact that I recall, after these many years, the circular letters which he wrote me may, I think, be offered as evidence that he knew something about letter-writing.

His style was new then, but is common now. His was the kind of a letter which opens the first paragraph with the pronoun you, to denote that the subject matter is of personal interest to the individual receiving it. Sentences were short and incisive. Paragraphs were frequent. Each letter was a succession of tersely phrased assertions. Such a letter might be something like the following:

You may have bunions.

You are a man of affairs. You cannot waste your time on experiments or uncertainties. Yet you must have the latest and best.

Anything that reduces your efficiency reduces your income. Bunions reduce efficiency. Have you got bunions?

What would you give to have your bunions cured? A good deal, no doubt.

But you have tried and failed. You are discouraged about your bunions. You are through with experiments.

Do not experiment. Try a remedy that has proved what it will do.

Try Bunyans Bunion Cure. Write us today for a trial bottle of Bunyans Bunion Cure.

Bunyans Bunion Cure has cured thousands of bunions. It will cure yours. Write us for a free trial bottle today.

Yours respectfully . . .

Millions of circular letters of this general type have been mailed during the past ten years. Hundreds of dictators have fallen into the habit of dictating in their daily correspondence what they call "snappy letters with a punch."

One invention after another was perfected mechanically to reproduce manifold copies of the same letter in a manner to approximate actual typewriting. A high degree of technique was developed in the manufacture of typewriter ribbons, so that the name and address of a circular letter's recipient could be inserted in a way to deceive him into the belief that he had received a real letter.

In the earlier stages of the circular-letter plague I, with my fancied sophistication, took delight in feeling the undersides of suspicious-looking letters to ascertain whether the commas and periods and semicolons had partially punched through the paper, as is their habit in typewritten letters. to run my finger tips over the back sides of such letters to determine whether they were real letters much as a buyer runs his fingers over the surface of a strange salesman's business card to ascertain whether the text is engraved. Then overnight was developed a way of partially perforating circular letters with punctuation marks. This left me without any reliable means of telling a circular letter from a real letter until I learned to distinguish the carefully chosen wording of the one from the less studied style of the other. With this new power I was fearless of the most artistically printed and filled-in circular letters. I could tell them at a glance. No longer I needed to feel for punctuation marks.

A circular letter manifolded by the old process had just as good a chance with me as a circular reproduced by the newest process. Neither had any chance at all. I had developed a sixth sense of detecting circular letters at sight and a great dexterity in throwing them into my wastebasket. I gave no one else credit for being as clever as myself and continued for a year or more to mail "processed letters" to the waste-baskets of the same people whose "processed letters" were meeting a similar fate at my hands. I thought I was fooling them. They thought they were fooling me. We were merely fooling ourselves.

Suddenly I awoke—or thought I did. All the machines for duplicating circular letters were relegated to the printing of price lists and trade information. A corps of typists was brought in. What mattered the cost if only my letters were read. Real typewritten letters would certainly be read. Surely there could be no question about that. I forgot that I had learned to detect circular letters, not by their appearance but by their phraseology.

One day I dictated an actual letter to a merchant in Savannah, Georgia. His answer began: "Replying to your circular letter."

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Naturally I was offended. I called for a carbon copy of my letter and reread it carefully. What made the Savannah merchant call it a circular letter? It was a perfectly good letter. Didn't it have "snap" and a "punch"? Yes, very much so. Then it dawned upon me that snap and punch had become the common attributes of all circular letters. The whole world—even Savannah—had come to associate snap and punch with circular letters. Therefore snap and punch were qualities to be avoided rather than cultivated.

Snap has become a feature of cheap tailoring—accordingly the exclusive tailor must avoid snap. Snap and punch have become features of nearly everyone's business letters—therefore the letter-writer who wants his letters to stand out in your morning's mail from other people's letters can accomplish that result in a degree by eliminating snap and punch from his dictation or composition. A style of business letter which seems to be growing in popu-

larity among the advanced thinkers—or advanced letter-writers—is a modification of the social style of correspondence. It combines a sort of intimate though respectful familiarity with a certain naïveté in presenting the business matter touched upon. Such a letter is usually very brief and graceful. It might be something like the following:

DEAR MR. SMITH: I wonder if, by any chance, you have ever thought of buying a suburban home. I happen to know of a rather rare opportunity. Will you be good enough to let me know?

Yours faithfully . . .

Circular letters of this sort, frequently reproduced on engraved note paper as they are, sometimes prove very difficult to distinguish from a real letter.

In this day of typewriters it is not strange that in certain classes of sales solicitation the pen-writtennote is most effective. This is particularly true of the exclusive and high-priced store which seeks to lend an air of distinction to its solicitation of patronage. Such a letter must necessarily be very brief and legibly written in order that it may be read almost at a glance. While legibility is a prime essential, the handwriting should also be of a fashionable sort. The style common to Englishwomen is a very good type. The contents of this kind of letter should be noteworthy for grace of diction and written either on engraved correspondence cards or engraved note paper—never on an ordinary business letterhead.

A retail store in which I have a proprietary interest conducts all of its solicitation of business and correspondence with its customers on correspondence cards and note paper. The regular business letterhead is used only in correspondence with the people from whom it buys goods.

Time was when nearly all business men wrote letters in much the same style as lawyers, religiously observing certain fixed forms of expression, and setting forth with great prolixity the subject matter of each letter. For example: GENTLEMEN: We beg to acknowledge the receipt of your valued favor of the 10th inst., signed by your Mr. Jones, wherein you state that the weather having retarded the picking of cotton in your vicinity, and furthermore, the planters, by reason of the unsatisfactory price of spot cotton on the date of your letter, viz., the 10th inst., being disinclined to sell such cotton as has been picked and is therefore available for sale, you find your collections unexpectedly slow and as a consequence desire an indulgence of thirty days on your recently matured account.

We wish to say in reply that while we had been counting on your remittance this month, we feel that in this instance, in view of the conditions described, we cannot deny your request, but we trust you will without fail transmit the full amount within thirty days and that it will not be necessary for you to ask similar indulgences in the future. Yours respectfully . . .

This rambling communication, converted into a snappy letter with a punch, would read something like this:

Attention, Mr. Jones!

Yours of the 10th carefully noted.

We had counted upon your remittance in making up this month's budget, but, in view of conditions with you, feel that we can't turn down your request this time.

We are therefore noting a thirty days' extension of the net terms of your past due account. Trust you will make it a special point to remit promptly next month for this account and meet all future accounts the day they are due. Yours truly . . .

The still more modern style would be:

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DEAR MR. JONES: Sorry to learn of your slow collections. It puts us out quite a little, but we shall try to make other plans this month, if you will be sure to have your cheque here not later than the tenth of next month. We may count on that—and on prompt remittance for all subsequent purchases may we not?

Sincerely yours . . .

The best way to write certain kinds of business letters is undoubtedly to make them as unbusinesslike as possible. Thus they differ so decidedly from the extremely businesslike letters which most business men write that they are likely to be read more attentively and create a deeper impression. Such letters are, of course, scarcely appropriate to correspondence about routine matters of business. What I have in mind is the correspondence which deals with the broader phases of business.

A letter that sounds good is not necessarily a good letter. We frequently speak of a man as a good talker without being impressed by what he says. As often we refer to a man as a good letter-writer without being impressed by what he writes. In most cases it is more important that a letter

be human and understandable than that it be a fine piece of English. I find that I can dictate a letter better to a phonograph than to my secretary. The phonograph doesn't care what I say, while my secretary eyes me with reproach if I split an infinitive. Her presence keeps my grammar on its good behavior, but the letters she takes down in her notebook don't ring quite so true as those which the phonograph inscribes on the wax.

Nearly every rule has its exceptions, but there is a rule of letter-writing without an exception: There is never any justification for an impolite letter.

DO FIGURES LIE?

CHAPTER X

DO FIGURES LIE?

The seriously studious young man is constantly exposed to the danger of having his perspective distorted by figures. A moderate distrust of figures is worth cultivating.

Figures don't lie in the sense that they could be easily convicted of perjury if they were human, but, like many crafty human beings, figures sometimes conceal the real truth and permit you to mislead yourself, which in humans is considered a form of lying, else why that searching, if futile, oath administered in the law courts: "You solemnly swear to tell the truth, the whole truth, and nothing but the truth!"

There was once a time when a business man trusted a good deal to luck, and, if he was religious, particularly if he was also superstitious, invoked for every new undertaking the aid and protection of whatever form of deity and whatever patron saint he happened to believe in. The merchant who sent a caravan across the desert or a trading ship across the sea needed to believe in luck, since there were no reliable data from which to forecast a successful result unless luck was on his side.

Business was once both adventurous and picturesque. Gradually, however, there developed branches of business that were only adventurous. To-day few businesses are picturesque, but nearly all remain adventuresome—that is, full of risks and uncertainties.

To reduce the uncertainties of business to certainties, as far as may be, is the chief function of the business executive.

A generation ago the admired type of business man was the "man of broad vision." He was the kind of man who had confidence in Kansas, who believed that big department stores would pay, and that "horseless vehicles" would some day be in general use. He also was the man who merged railroads and manufacturing companies and gave us the trust question to

torment us. He used figures when he could get them, but many of his operations were far beyond the bounds of then existing figures. He was a man of imagination, and figures served chiefly as a spur to his imagination. The use he made of statistical data would be smiled at nowadays.

Then came the business man of the modern type. He has catalogued and cardindexed all available data on his particular business. He knows what happened last year in the face of certain controlling conditions. He knows what the controlling conditions are this year, and, accordingly, it is purely a mathematical problem to determine what will happen this year. Do events always turn out as calculated? Certainly not. But they should. That is the point. It is something to know what should happen even if it doesn't happen.

I think there is no one who does not like to evolve a plan that is based upon and supported by figures. I have less confidence in figures than most men, but I experience a keen intellectual pleasure in collecting figures and deducing conclusions from them. I must confess, however, that figures have as frequently led me astray as guided me to a right conclusion.

Perhaps the most scientific figuring done by anyone is in the handicapping of race horses. The quantity of really significant facts and figures available to the business man in most lines of business is strikingly incomplete when compared with the data at the command of any race-track dopester. Furthermore, the attempted forecasting of what a race horse will do by what he has done is a very definite science nearly one hundred years old and based on the actual experience of scores of men. The past performances of every race horse are carefully charted, and from these charts it is possible. to calculate with absolute exactness where any given horse should finish in any given field of horses when the weights, distance, and condition of the track are known. But what a race horse should do and what he

actually does do are two quite different things, as witness the empty pockets of most of the men who make a practice of betting on the races. It is somewhat the same way in business. The results which figures forecast frequently fail to occur, because the determining factor turns up in some circumstance entirely outside the realm of figures. In other words, figures, while seeming to tell the entire truth, frequently fail to do so and therefore may justly be called liars.

It is well to have figures, but it is also well not to put too much confidence in them. That is the trouble with both race-track dopester and business statistician. The race-track gambler's figures are so convincing to him that he bets his last dollar without hesitation, and the business man's statistics so conclusive that he risks more than he should before his plans have actually demonstrated that they will accomplish what his figures indicate.

I know of a certain hotel out West which

is being conducted at a loss because its owner depended too much on statistics when he decided how many private bathrooms the hotel should contain. The town needed a new and up-to-date hotel. There was no doubt that such an enterprise would be a money-making venture. The problem was to make it pay the highest possible return on the investment.

There was no first-class hotel within fifty miles, but a slightly larger city about sixty miles away supported a most excellent hostelry. There our hotel promoter went to study conditions. He learned approximately how many drummers were cared for weekly by the principal hotels of the neighboring city. He learned how many rooms with bath were being let to these drummers weekly. He already knew how many drummers were housed each week by the hotels of his own town. He also knew the number of rooms with bath in the hotels of his own town, and, furthermore, he knew that these few rooms were in constant demand. It be-

came a very easy matter to compute the number of rooms with bath his new hotel should contain.

The hotel was opened over a year ago. A majority of the rooms with bath are vacant every night. The figures from which the hotel man estimated the number of private baths that he could rent to drummers were perfectly correct figures, but he had overlooked the sordid fact that most commercial travelers do not take a tub bath at every opportunity. They reserve that ceremony and its added expense for the places which they call "live" towns. This man's town was "dry" and was reputed to be anything but "live" by the travelling fraternity. There is something about a "live" town that quickens the pulse of even the most sober-minded Gideon and prompts him to bathe, shave with unusual care, have his trousers pressed, and wear his best In other words, drummers who regularly take a "room and bath" and employ the services of the hotel valet in a

"live" town eschew those luxuries when they visit a "dead" town. This strange idiosyncrasy of the average drummer rendered valueless the hotel man's data on the demand for bathing facilities—or, as the bus driver told me, "made a fool of his figgers."

A gentleman once consulted me with reference to the sales possibilities of a motion-picture apparatus suitable for use in private homes. He had ascertained the estimated number of people who are in the habit of visiting motion-picture theatres frequently, had calculated the number of different families from which this attendance was probably obtained, and then, by the use of certain statistics on American incomes, had arrived at the percentage of those families in which his apparatus could be afforded. To be on the safe side, he divided in half the figures thus obtained. It all sounds reasonable enough, doesn't it!

His figures may have been all right, but he overlooked the circumstance that the



HIS FIGURES COULDN'T SHOW WHY THE MOVIES ARE POPULAR



charm of the "movies" lies partly in the fact that they afford "some place to go." What makes a man leave untouched the decanter in his own sideboard and go to his club to get a highball? What makes the man who has a billiard table in his own home go downtown to play a match with his next-door neighbor? The same cause makes the average movie fan more or less indifferent to the idea of having motion pictures in his own home. My friend's market for his apparatus developed, not among the people who make a practice of patronizing motion-picture theatres, but among those who do not.

Figures frequently mislead by appearing to be the controlling figures when, as a matter of fact, they are not. To determine what figures one needs as a guide is often difficult, and to obtain such figures is more often practically impossible.

Some years ago I was present at a conference called to discuss the advertising of a large revolver manufacturer. It was suggested that a certain amount of money be used to advertise this revolver in the farm journals, which is to say the agricultural papers, read by farmers. "Perfectly useless!" snapped one of the conferees. have the figures to prove it. The So-and-So Farm Journal made an investigation for us two years ago. They sent an inquiry blank to several thousands of their subscribers asking each farmer whether he owned a revolver and, if not, whether he felt that a revolver was a weapon for which a farmer had any reasonable need. I wish you could have seen the replies. Ninetyfive per cent of the farmers who replied said they didn't own revolvers and had absolutely no use for such things. The advertising manager of the paper had to admit that revolvers were one article he couldn't sell."

[&]quot;What percentage of replies to their inquiry did they receive?" I asked.

[&]quot;I don't remember. Five or ten per cent,
I believe."

I didn't press the point, as I am not a believer in the farm paper as a medium for advertising revolvers, but it struck me as remarkable that these figures should be considered conclusive. I am quite sure that no reliable statistics in regard to revolvers could be obtained save by a most careful and tactful house-to-house canvass.

The man who doesn't believe in keeping a lethal weapon would certainly be much readier to express his views on the subject of revolvers than the man who puts a six-shooter under his pillow at night.

Speaking of house-to-house canvassers, I once upon a time, at much personal discomfort and in some instances at no small risk of dog bites, called on several hundred householders of various stations in life in various parts of the United States for the purpose of finding out how best to revamp the merchandising methods of a certain well-known concern. My quest was partly for figures and partly for a very illusive thing. I wanted unstudied answers to a

number of questions, and it was important that I get answers entirely uninfluenced by the manner and form in which the questions were put. At the end of a week's investigation I found, in collating my notes, that I had merely corroborated my own personal opinions. My first week's work had been largely wasted because, in spite of my precautions, I had unconsciously led the people interviewed to concur with my views instead of expressing their own. The collection, as well as the interpretation of data, contains many pitfalls for the unwary.

The man who uses figures expertly and with the air of reading their most hidden meaning at a glance invariably commands respect. Nothing fascinates me more than to see a man take a pad of paper and, excluding all theory or supposition, commence to reduce a "proposition" to cold but neatly formed figures. I like to do this myself, although my figures are not very neat and can seldom be understood or interpreted by other people. Particularly I like

to make estimates of an entire year's sales or collections or expense or anything else that needs to be estimated. Frequently my estimates are quite close to the actual result, but not always is that result achieved in just the way I expected. Perhaps I am a good guesser rather than a good estimator.

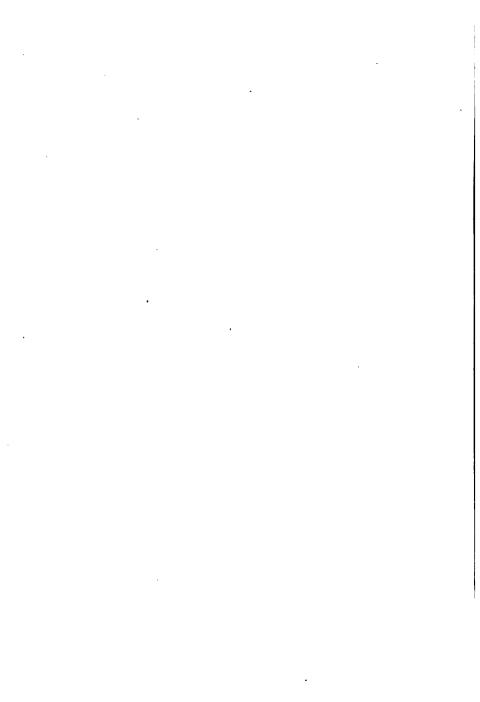
Figures are at their best in cost accounting, and always most truthful, if not always most palatable, when they tell you about your expenses. Figures then are surly, ill-natured things, but they are truthful—at least, they seldom exaggerate. It is when figures undertake to tell you how much money you are going to make next year or the year after that you must beware of them.

A disbelief in figures is reactionary, but a moderate distrust is warranted. When planning a business venture, a very good way in which to proceed is to get all of your statistics together, study them carefully with an open mind until their correct inter-

pretation reveals itself to you and you are positive you can see just what is going to happen as a result of the action you have in contemplation. When you are satisfied that your plans are absolutely sound, compare them with the plans of the gentleman who proposed to breed cats for their fur, feeding the cats on rats bred for that purpose, which, in turn, were to subsist on the flesh of the cats as the latter were slaughtered for their fur. There are reliable statistics as to the rate at which both cats and rats multiply, and, for all I know to the contrary, it may be possible that a ratio of cats to rate could be established which would enable each to sustain life in the manner indicated. However, I do not know of any cat-and-rat farm in successful operation along these lines, and I surmise that there are serious practical difficulties which a person experienced in the diet and hygiene of cats and rats could quickly point out. Nevertheless I feel indebted to the humorist who originated the cat-and-rat farm

story. Several times it has aided me to get the right mental attitude toward schemes of my own which figured out convincingly on paper, but on careful and critical second analysis proved about as fantastic as the idea of starting a cat-and-rat farm.

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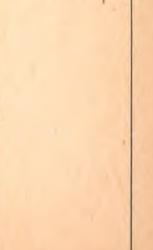
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